

2011

EFFECTIVE
MARCH 1, 2011

Guide to Autopac

*Working with Manitobans
to reduce risk on the road.*



- Registering and insuring your vehicle
- Extra coverage
- How we set rates
- Reporting your claim (See page 108)
- Coverage outside Manitoba



**Manitoba
Public Insurance**

Please keep this Guide!

This booklet explains:

- Autopac insurance
- what to do when buying or selling a vehicle
- how we set Autopac rates
- payment options
- how to make a claim, and much more

It also has useful telephone numbers.

You may need some of the information in this Guide today; you may need other information in a few weeks or a few months. We suggest you look through it quickly now, and then keep it in your glove compartment.

Cette publication est aussi disponible en français.

This publication is also available in large print, audio-tape or braille on request.



It's the law!

This booklet is meant to help you understand your Autopac insurance and is for information purposes only. It is not a legally binding contract or agreement. The terms and conditions of Autopac coverage and Manitoba Public Insurance's responsibilities are the law, and can be found in The Manitoba Public Insurance Corporation Act and Regulations. You can get a copy of this act and regulations from the:

Manitoba Government
Statutory Publications
20-200 Vaughan Street
Winnipeg, MB R3C 1T5

A librarian can help you find a copy of the law in the Statutes of Manitoba at your local library. You can also see Manitoba legislation on the Manitoba Government's website, www.gov.mb.ca.



Autopac

Autopac is public insurance available to every Manitoba resident. It includes:

- *personal injury protection for injury or death caused by an automobile*
- *coverage for accidental damage to most registered vehicles*
- *coverage for claims made against you if your registered vehicle injures other people elsewhere in Canada or the U.S. or damages other people's property anywhere in Canada or the U.S.*



How to reach us

By phone:

Inside Winnipeg: 204-985-7000

Outside Winnipeg (toll-free): 1-800-665-2410

TTY: 204-985-8832

By fax: 204-985-3525

Website: www.mpi.mb.ca

Monday to Friday 7:00 am to 9:00 pm

Saturday 8:30 am to 4:00 pm

Closed Sundays

For claims reporting information, see pages 108-110.

At your service

One stop for most services: your Autopac agent

You can register and insure a vehicle, change or renew your Autopac policy or cancel it at any one of the more than 300 Autopac agents throughout Manitoba.

Your Autopac agent serves most of your driver's licensing needs too. See your Autopac agent to:

- renew your driver's licence;
- get your driver's licence photo taken;
- apply for a new driver's licence or enhanced driver's licence;
- replace your driver's licence, if it is lost or stolen;

- finance your driver's licence premiums;
- change your information, such as your address.

You may want to ask your Autopac agent these questions:

- How do I make sure my vehicle is properly insured for the way I use it?
- What are the advantages of buying a lower deductible?
- I often drive outside Manitoba — do I need extra liability coverage?
- What kind of insurance do I need for my off-road vehicle?
- When are my Autopac payments due?
- When should I cancel my insurance?

You can also see your Autopac agent to:

- pay for knowledge and road tests (you must get a Test Receipt before taking your knowledge or road test)
- buy your Snopass
- apply for your enhanced identification card and make an appointment for an interview

For other services

Visit one of our Service Centres for these services:

- driver testing
- vision tests
- driver abstracts and claims experience letters
- commercial vehicles
- personalized licence plates
- dealer/repairer plates
- other dealer services

See a list of our service locations at www.mpi.mb.ca.

You are responsible for properly registering and insuring your vehicle. It's illegal to drive an uninsured, unregistered vehicle in Manitoba.

Protecting your privacy

We're committed to protecting your privacy by keeping your personal information and your personal health information ("your information") accurate, confidential and secure.

The *Freedom of Information and Protection of Privacy Act* (FIPPA) and *The Personal Health Information Act* (PHIA) set the rules for how we may collect, use, or disclose your information.

These statutes also prescribe your rights to:

- access your information;
- ensure your information is kept private;
- access government records that concern you.

An insurance broker, acting as our agent, will collect your information initially.

Data collection

For driver licensing and vehicle registration, we collect information to:

- conduct surveys and research, and compile statistics, to help us deliver better products and services to our customers;
- administer driver licensing and vehicle registration programs;
- decide if someone's health prevents that person from driving safely;
- decide if someone qualifies medically for a certain class of driver's licence;
- monitor the performance of drivers, vehicle inspection stations, dealers, salespersons, recyclers, driving schools, and driver trainers.

For our insurance programs (including claims handling, underwriting, and so on), we collect information to:

- establish and maintain communications with our customers;
- underwrite risks properly;
- investigate and pay personal injury and property damage claims;
- prevent and detect fraud;
- offer and provide products and services to our customers;
- conduct surveys and research, and compile statistics, to help us deliver better products and services to our customers;
- comply with the law;
- conduct business or other activities as permitted or required by law;
- help enforce the law;
- perform any other activity necessary to achieve any of the above.

Retention and destruction of information

We keep your information only as long as we need it:

- to administer products and services and for a reasonable time thereafter, *or*
- to meet any legal, regulatory or tax requirements.

When we no longer need your information, we destroy it carefully to prevent accidental disclosure to unauthorized parties.

If you have any questions about how we protect your privacy or if you believe your privacy rights have been violated, please refer to our *Protecting Your Privacy* brochure.

This brochure is available from your Autopac agent or by visiting www.mpi.mb.ca.

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Did you know?

Information about public insurance

We are a not-for-profit Crown corporation, accountable to you through the Manitoba government.

We're committed to:

- Guaranteeing all Manitobans access to basic automobile insurance.
- Setting rates fairly by (1) matching Autopac premiums to claims risk and (2) submitting Basic Autopac rates to the Public Utilities Board for independent review and approval.
- Giving you the most complete auto insurance protection in North America.
- Making Autopac services accessible throughout Manitoba.
- Settling claims fairly and promptly.
- Promoting road safety to help prevent traffic accidents and keep insurance costs down.

Did you know?

- Autopac premiums are consistently among the lowest in Canada.
- We use Autopac premiums to make substantial investments in Manitoba.
- We use investment income to help control the cost of your Autopac insurance.
- We partner with more than 300 independent insurance brokers province-wide to offer you easy access to our products and services.
- You'll find our claim service throughout Manitoba — see pages 108–110.

- We inspect and accredit repair shops so that you can be sure your vehicle is being repaired to industry standards.
- Customer satisfaction surveys show that Manitobans find our claims adjusters to be helpful, knowledgeable, professional and courteous.

We put you first!

- Your Autopac insurance protects you so that, as much as possible, you can continue to work and live as you did before an accident. When your vehicle is damaged, we'll pay to fix it. Or, if it's too badly damaged, we'll pay you its fair market value.
- Our goal is to provide you the best insurance products and the best service, whenever you need us.

GUIDE TO AUTOPAC

When you need Autopac insurance



When you need Autopac insurance

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**Are you covered?**

You must report to Manitoba Public Insurance, through an Autopac agent, when you sell, trade or dispose of a registered vehicle. The same is true if you acquire a vehicle and want to insure it. Make sure you always have the right Autopac coverage protecting you and your vehicle.

Purchases through a dealer

When you buy a used vehicle from an authorized dealer, it's up to you to get Autopac coverage before you drive the vehicle. Dealers must give buyers a completed Transfer of Ownership Document (TOD), which verifies the accuracy of the odometer reading. Dealers also must give buyers a new Certificate of Inspection (COI), which identifies the condition of certain equipment with each used vehicle they sell.

When you buy a brand new vehicle, the dealer must give you a New Vehicle Information Statement (NVIS), which is like a birth certificate. The NVIS verifies exactly what vehicle you've bought, who manufactured it and which dealer sold it to you. If your brand new vehicle has a NVIS, you don't need a TOD to register and insure it. Usually, brand new vehicles don't require a COI either.

**Certificate of Inspection (COI)**

An inspector at one of Manitoba's "vehicle inspection stations" signs a COI after checking that a vehicle meets Manitoba equipment standards. Inspectors check brakes, lights, windows, exhaust system, tires, seat belts, and many other components and systems. This inspection doesn't include a detailed inspection of the engine or transmission and is not a guarantee of the overall quality of the vehicle. For most vehicles, a COI is valid for one year.



Transfer of Ownership Document (TOD)

The TOD is on the back of the vehicle registration card. The person selling the vehicle must fill in the date and odometer reading, sign in the space provided and give the TOD to the person buying the vehicle, who must also sign the TOD.

Private purchases and trades in Manitoba

When you buy a vehicle privately in Manitoba, you will need these documents to register and insure your vehicle:

- Valid COI
- Transfer of Ownership document (from previous owner, signed)
- Bill of sale, with this information:
 - the vehicle's year, make, model and serial number
 - the price you paid
 - the date you bought it
 - your signature
 - the seller's name, address and signature

A new COI isn't necessary for most vehicles that have been inspected within the last year. You'll find information about the vehicle's inspection status on the front of the vehicle registration card at the bottom right corner.

Usually, you'll have to register and insure your newly purchased vehicle with Manitoba Public Insurance before you drive it. It's always best to check with Manitoba Public Insurance or an Autopac agent before driving the vehicle to be sure you have the necessary coverage.

You can transfer the plates from your currently registered vehicle to your newly acquired vehicle only when:

1. both your old and new vehicles are in the same registration class. For example, you can transfer from car to car, truck to truck or motorcycle to motorcycle.
2. you've disposed of the registered vehicle.

You have **seven days** after the day you disposed of your old vehicle to register your replacement vehicle.

For this seven-day period, the same coverage on your old vehicle applies to your new one. For example, if your old vehicle was a motor home or a motorcycle, the declared value limit will carry over to your newly acquired vehicle. The declared value limit is the most you'll get if your new motor home or motorcycle is written off.

Likewise, if you're changing to a vehicle worth more than \$50,000 (including taxes), you'll need extra protection for the amount beyond \$50,000. Talk to your Autopac agent about this extra protection.

If the coverage on your old vehicle is insufficient for your newly acquired one, it's better to re-register and insure your new vehicle immediately with all the correct coverage limits.

If you are relying on the seven-day grace period, always carry documents in your vehicle showing the sale of your old vehicle and the purchase of your new one.

When your replacement vehicle is in a different registration class, you must report the change to an Autopac agent before driving the vehicle. You'll receive a new registration card and new plates, or a special sticker to put on your current plates.

For example, if you sell your car and purchase a truck, you're changing the registration class of your vehicle. Your vehicle's registration class is shown on the front of your vehicle registration card, at the top left. If you have disposed of your vehicle and you're not planning to replace it immediately, you should cancel your Autopac policy and take in your plates to any Autopac agent. If you choose to keep your plates for future use, an Autopac agent will void them with a sticker and return them to you.

If you haven't disposed of your currently registered vehicle, you must register and insure your new vehicle at an Autopac agent before you drive it. You can't use one set of plates for your two vehicles.

○ **Buy from the legal owner — the registered owner and the legal owner aren't necessarily the same person!**

(See page 25 for more details on different types of owners.)

When you buy a vehicle privately, make sure you are buying from the legal owner. Only the legal owner has the right to sell or dispose of the vehicle. You'll find the legal owner's name on the right-hand side of the registration card. The registered owner's name is on the left-hand side of the registration card.

You should also check for liens on the vehicle with the:

Personal Property Registry (PPR)

General Inquiries

276 Portage Avenue

Winnipeg, MB R3C 0B6

Phone: 204-945-3123

Fax: 204-948-2492

Email: ppr@gov.mb.ca

Website: www.gov.mb.ca/tpr

You can also check for liens online by visiting PPR on the Provincial Government's website. A lien means the current owner owes money to someone who has registered the debt against the vehicle. The debt stays with the vehicle and limits your rights of ownership until it's paid.

Finally, check to see whether the vehicle has been a write-off or is stolen. Since November 1, 1997, write-offs and stolen vehicles have been recorded in a Canada-wide registry. Stolen vehicles and some former write-offs can't be registered anywhere in Canada.

Here are two precautions you should take **before** buying:

1. Ask the owner to show you the Transfer of Ownership Document (TOD) for the vehicle before you buy it. The TOD may show one of the following categories:

Rebuilt — a former write-off that's been properly rebuilt.

Irreparable — for parts only! — a write-off that can never be registered again.

Salvageable — a write-off requiring proper rebuilding and inspections before being registered again.

2. Call us with the vehicle's correct serial number so we can check whether the vehicle has ever been an Autopac write-off.

Inside Winnipeg: 204-985-7000

Outside Winnipeg (toll-free): 1-800-665-2410

For more information on how to check Canada-wide records, call Vehicle Registrations:

Inside Winnipeg: 204-985-1999

Outside Winnipeg (toll-free): 1-866-489-5749

Caution: Not all former write-offs or stolen vehicles will be identified on the TOD or in our records. You should still have any used vehicle thoroughly inspected before buying it.

Purchases and trades outside Manitoba

Temporary Registration Permits

If you're buying a vehicle outside Manitoba and driving it home, you'll need to purchase a *Temporary Registration Permit* for the drive back to Manitoba. A *Temporary Registration Permit* provides you with vehicle registration and Basic Autopac coverage for up to 30 days. Optional Extension coverage is also available if you want to lower your deductible or increase your liability coverage.

You must be a resident of Manitoba to get a *Temporary Registration Permit* to bring your vehicle back to Manitoba.

It's best to arrange for a *Temporary Registration Permit* through your Autopac agent before you leave Manitoba. At that time, you can also arrange payment. You'll need the following information and documents:

- your name, address, and driver licence number
- the year, make, model and serial number of the vehicle you acquired
- proof of vehicle ownership
 - New Vehicle Information Statement (NVIS) if applicable (if you're buying a brand new car in the U.S., the document is called a "Certificate of Origin")

- Bill of sale, with this information:
 - the vehicle's year, make, model and serial number
 - the price you paid
 - the date you bought it
 - your signature
 - the seller's name, address and signature
- Transfer of Ownership document from previous owner, signed (if you're buying a used car in the U.S., the document is called a "Certificate of Title")

Once you have all the information we need, call us to arrange for your temporary registration:

Inside Winnipeg: 204-985-7000

Outside Winnipeg (toll-free): 1-800-665-2410

Hours of Operations

Monday to Friday 7:00 a.m. to 9:00 p.m.

Saturday 8:30 a.m. to 4:00 p.m.

Closed Sundays

If calling from outside of Manitoba, you'll also need access to a fax machine to fax us the required documentation and receive the permit, and a credit card so we can process your payment by phone.

This permit gives you temporary registration and insurance so you can drive your new vehicle back to Manitoba. However, you'll still need to find out whether you must meet any Government of Canada import requirements. For more information about these requirements, including any import duty that may apply, contact:

Registrar of Imported Vehicles

1-888-848-8240

Website: www.riv.ca

Canada Border Services Agency

From Canada: 1-800-461-9999

Outside Canada: 204-983-3500

Website: www.cbsa-asfc.gc.ca

Transport Canada

From Canada: 1-800-333-0371

Outside Canada: 613-998-8616

Fax: 613-998-8541

Website: www.tc.gc.ca

Note: For semi-trailers, Temporary Registration Permits provide registration ONLY — no insurance is included.

Caution! The basic Temporary Registration Permit provides a \$200,000 third-party liability limit for claims others may make against you if you cause an accident. This may not be enough protection, especially if you cause an accident outside Manitoba.

When you visit your Autopac agent to buy your permit, ask about increasing your protection.

Registering your vehicle

Excluding vehicles used for business in or through Manitoba, you must be a Manitoba resident and at least 16 years of age to register a vehicle in Manitoba. Plus, you'll need these documents:

- **proof of vehicle ownership**

- New Vehicle Information Statement (NVIS) if applicable (if you're buying a brand new car in the U.S., the document is called a "Certificate of Origin")
- Bill of sale, with this information:
 - the vehicle's year, make, model and serial number
 - the price you paid
 - the date you bought it
 - your signature
 - the seller's name, address and signature
- Transfer of Ownership document from previous owner, signed (if you're buying a used car in the U.S., the document is called a "Certificate of Title")

- **valid COI issued by a Manitoba vehicle inspection station.** Some other jurisdictions have a vehicle inspection program similar to Manitoba's. We accept an in-force COI from some other government-approved inspection programs, such as those in British Columbia, Alberta, Saskatchewan, Ontario and Quebec. All other provinces, territories and U.S. states are unacceptable.
- **written consent from your parents or legal guardians, if you're under 18.**

Registering a vehicle imported to Manitoba?
If it's among those most-at-risk of being stolen, it must have an approved immobilizer to be registered here. Visit www.mpi.mb.ca to see if your vehicle is most-at-risk. To get your immobilizer, call us.

Inside Winnipeg: 204-985-7000

Outside Winnipeg (toll-free): 1-800-565-2410

If imported from the U.S., a Vehicle Import Form with stamped approval from Canada Customs and Transport Canada Safety Inspection Station is required.

To ensure that we register and insure your vehicle accurately, we need the correct Vehicle Identification Number (VIN) — sometimes called the serial number.

We use the VIN to accurately describe your vehicle and assess its correct premium. When registering and insuring your vehicle, always verify the VIN on your vehicle documentation against the VIN plate. On most vehicles, the VIN plate is on the driver's side dashboard at the base of the windshield.



Registered owner vs. legal owner

For your insurance to be valid, the registered owner must be correctly identified on your insurance certificate.

It's important to know the difference between legal owners and registered owners.

Legal Owner

The legal owner actually owns the vehicle. Usually, the legal owner is also the registered owner. Only the legal owner can sell or dispose of the vehicle.

Registered Owner

Sometimes, the legal owner isn't the registered owner.

- *For instance, someone may lease a car, keep the car and use it, but he doesn't own it. The leasing company remains the legal owner, while the person leasing the car is the registered owner.*

The registered owner is the one who has right of possession, either by owning the vehicle or by having been given the right of possession through an exclusive use agreement. Right of possession to a vehicle is obtained when the owner gives up, in writing, the legal control over how, when, where and by whom the vehicle is used. Only a registered owner who is also the legal owner can sell the vehicle.

The Drivers and Vehicles Act does not permit a person with physical possession of a vehicle, or someone who normally drives the vehicle, to be the registered owner unless they can prove that they own, or have been given exclusive use of, the vehicle.

- *For example, a father is the legal owner of a vehicle but his son uses the vehicle to attend school and a part-time job. The father has retained legal ownership of the vehicle and does not want to give his son exclusive use of the vehicle. In this situation, the father is still the registered owner.*

Short-term Autopac

Do you need Autopac coverage and vehicle registration for as short as 30 days or as long as 244 days?

If you own a motor home or classic sports car that you use for only a few months at a time, short-term Autopac coverage and vehicle registration might be a good choice. Talk to your Autopac agent.

The same rules for registration apply — for example, you must be a Manitoba resident. And, like annual Autopac, short-term policies offer you a full choice of basic and extension coverages and merit discounts.

Note: You won't receive a renewal notice reminding you that your Short-term Autopac is about to expire. You'll need to keep track of this yourself.

Cost

Your premium is based on the number of days in your policy, times your daily annual Autopac premium, plus 5% of that amount; and:

- a \$15 application fee per policy applies (non-refundable);
- payment in full only;
- no refunds are available for short-term policies issued for 30 days and then cancelled.

Death of the registered owner

When the registered owner dies, the vehicle registration remains valid until it expires or is cancelled. However, you must notify us, through your Autopac agent, about the owner's death.

Transferring ownership from the deceased to a new owner requires certain documentation. Ask your Autopac agent about the documents and the steps required for transferring ownership in your particular situation.

Vehicles: scrapped, written-off or sold and not replaced

When you dispose of your vehicle and don't replace it within seven days, you should see your Autopac agent to:

- cancel your policy, and
- get a VOID sticker to place on your licence plate.

We calculate your refund for unused insurance and registration fees from the day you cancel your policy.

If we write off your vehicle, our service centre staff can cancel your registration and insurance.

Or, you can take a copy of the settlement form — called a “proof of loss” — to any Autopac agent. Remember, you can keep your current policy if you're planning to replace the vehicle within seven days.

Keeping your vehicle if it's a write-off may not make sense

Canada-wide rules prevent registration of write-offs with extensive structural damage. Some write-offs can't be registered again. Others may require an extensive (and expensive) rebuild before being registered again. Talk to your adjuster if you're thinking about keeping your vehicle so you'll be able to make an informed choice.

You can also get a copy of the Stolen and Wrecked Vehicle Monitoring Program brochure, by visiting any of the following:

- an Autopac agent
- one of our Service Centres
- www.mpi.mb.ca

Or, you can ask for it by calling Vehicle Standards and Inspection:

Inside Winnipeg: 204-985-0920

Outside Winnipeg (toll-free): 1-866-323-0542

Buying insurance when you move to Manitoba

If you are new to Manitoba, you should follow the steps listed below if you wish to register and insure vehicles in Manitoba.

Step 1. Get a claim history letter from your previous insurer or ask your Autopac agent for a claim experience form — called a 'New Manitoba Residents Form' — that you can send to your previous insurer.

Step 2. Get your Manitoba driver's licence before buying your Autopac insurance or you can't qualify for a premium discount. You must get a Manitoba driver's licence within three months of moving to Manitoba. Of course, if your driver's licence from the place you left is about to expire, you must get a Manitoba licence right away. You need a valid driver's licence to drive in Manitoba.

To see how your driving record affects the premium you pay, please see pages 83-87.

Young drivers who have moved to Manitoba need to know a few special rules. You can apply for a Class 5 Learner driver's licence if you're 15½ and you're enrolled in our high school driver education course. If you're not enrolled in this course, you'll have to wait until you're 16. You can only drive with someone:

- who has a valid Class 5 Full Stage driver's licence, and
- who has held that licence for at least three years.

Step 3. If your vehicle doesn't have a valid Certificate of Inspection (COI) proving it's safe, get your vehicle inspected at an authorized inspection station. To register your vehicle here, it must have a "Passed" COI. It's illegal to drive your vehicle here if it has failed the inspection.

Step 4. If your vehicle has a valid Certificate of Inspection (COI) from your former home, you may be able to use it to register your vehicle here. Call us to find out if your COI is valid in Manitoba.

Step 5. If your vehicle is on our most-at-risk list of being stolen, it must have an approved immobilizer to be registered here. Call us if you need one. For most of these vehicles, we pay for the immobilizer and installation. You can register your vehicle, but you *must* have your immobilizer installed within 30 to 90 days, depending on when and where your vehicle is registered:

- Before June 1, 2011, if you're registering in Winnipeg or commuting there, you must install your immobilizer within 60 days.
- On or after June 1, 2011, if you're registering in Winnipeg or commuting there, you must install your immobilizer within 30 days.
- If you're registering outside Winnipeg and not commuting there, you must install your immobilizer within 90 days.

If your vehicle already has an approved immobilizer, show your immobilizer decal or certificate to your Autopac agent, as proof.

Step 6. Buy your Autopac insurance.

You have *up to* three months to transfer your current registration and insurance to Manitoba if:

- it's privately owned;
- it's a passenger car or truck not used commercially; and
- its gross vehicle weight is 3,700 kg or less.

Otherwise, you must register here immediately. Also, if your registration and insurance from your former home expire or are cancelled within three months of moving here, you must register here immediately.

Cancel your policy when...

It's up to you to cancel your Autopac coverage when you don't want it or need it anymore. Cancellation must be in writing. The best way is to take your licence plates to an Autopac agent and complete a cancellation application. The agent will void your plates with a sticker and give them back to you. You can use the plates again when you reapply for coverage. You'll also get a receipt immediately for the cancellation.

You can switch over to Autopac Lay-up coverage if you're just taking your vehicle off the road for a while. It's easy! See pages 45-46 for details.

Cancel your registration and Autopac insurance when:

- you dispose of your vehicle and do not replace it within seven days; or
- you move away from Manitoba.

If you've registered your vehicle outside Manitoba, cancellation of your Manitoba registration/insurance doesn't automatically happen. To cancel, send a photocopy of your new vehicle registration documents to:

**Manitoba Public Insurance
Box 6300
Winnipeg, MB R3C 4A4**

Include a letter, with your signature, asking us to cancel your Autopac insurance. You can also fax your cancellation request to 204-985-7670.

See pages 97-98 for information regarding refunds.

If you're paying for your Autopac by 12 or 4 payments, you must still pay your instalments unless you cancel your policy—stopping your payments doesn't cancel your policy! If you don't officially cancel your policy through an Autopac agent, your coverage continues until it's suspended for non-payment. Then, you'll have to pay late fees plus other arrears before you can re-insure your vehicle or renew your driver's licence.

Non-payment also means you'll be restricted from financing your Autopac payments. How long the restriction lasts depends on whether it's your first or second non-payment. For your first non-payment, you can't finance Autopac payments until your next anniversary day. For a second non-payment within three years, you can't finance any Autopac payments until, your next two anniversary days have passed.

GUIDE TO AUTOPAC

What you get when you buy Autopac coverage

2

What you get when you buy Autopac coverage

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What is Autopac?

Autopac is insurance that:

- **compensates you** for your vehicle's damage and your injuries, and
- **compensates others**, rather than you having to pay them yourself.

This is your Basic Autopac coverage. You can choose extra protection with our optional coverage (see page 37). On the next few pages, we describe each type of insurance in more detail and explain the situations in which coverage does not apply.

Basic all-perils coverage

insures your vehicle and any permanently attached equipment against accidental loss or damage in Canada or the U.S. You pay the deductible and any depreciation — your Autopac coverage pays the rest. All-perils coverage includes coverage for collision and roll-overs. It also covers accidental damage other than from collisions, including vandalism, theft, flooding, hail, storms and explosions. Some vehicles don't have all-perils coverage under Autopac — more on these on pages 39, 40 and 43.

Basic third-party liability coverage

provides you with up to \$200,000 of coverage for claims made against you from others:

- *whose property your vehicle may have damaged, and*
- *whose injuries your vehicle may have caused, in an accident outside Manitoba.*

Personal Injury Protection Plan (PIPP)

compensates Manitobans for specific costs they may have from injuries or death caused by an automobile — no matter who's at fault and no matter where the accident occurs in Canada and the U.S.

Optional Autopac coverage

is a range of coverage choices to increase your protection beyond Basic Autopac, or to give you protection that Basic Autopac doesn't provide — depending on your type of vehicle and how you use it.

Here's what Optional Autopac can do:

- increase your third-party liability limit beyond \$200,000
- decrease your all-perils deductible
- protect your vehicle in storage
- cover you against losing the use of your vehicle because it was stolen or accidentally damaged
- cover you while you're renting or borrowing another vehicle
- cover depreciation on a new vehicle or a used one up to one model year old, if it's written off
- cover the down payment (or equivalent trade-in value) on a vehicle you've leased, if it's written off
- insure your high-value vehicle beyond the \$50,000 limit provided through Basic Autopac

You can also buy Optional Autopac for off-road vehicles including:

- collision and comprehensive protection,
- third-party liability combined with underinsured motorist protection (called *Third-Party Liability Plus*),
- accident benefits.

All-perils coverage

This covers your vehicle and its permanently attached equipment against accidental damage over your deductible. It covers damage from:

- collision;
- "upset" (your car or truck tips or rolls over);
- other causes (the insurance term is "comprehensive"), such as vandalism, theft, hail, and fire.

If your vehicle is damaged accidentally but not a write-off, your all-perils coverage pays for repairing it to its pre-accident condition.

For instance, if your car is five years old and its fender needs to be replaced after a collision, we'll try to find a recycled fender from the same model vehicle for the same year. When parts need replacing, the options range from using recycled parts to brand new factory-manufactured parts. Which of these options we choose depends on the vehicle's age and condition. You can be sure that all parts we use meet equally strict standards of quality.

Sometimes, it isn't practical or even safe to use a replacement part that's equal in value to the one damaged in the accident. For example, it's better to replace worn-out tires with new ones. In these situations, we'll give you a brand new part, but you'll have to pay for some of it. You pay for how much the damaged part had worn before the accident — called depreciation. **Depreciation is the value something has lost through wear and tear.** Similarly, if your vehicle is a write-off, it's insured for its actual cash value — not brand new replacement — up to its maximum insured value.

Actual cash value

Autopac covers the loss or damage to your vehicle based on its actual cash value when the accident happened. Your vehicle's actual cash value is its fair market value immediately before it was damaged. We determine your vehicle's actual cash value by independent market surveys, taking into account its year, make, model, kilometres driven and overall condition. Keep your receipts for recent repairs because these may increase your vehicle's value, depending on the repairs. Keeping recent pictures of your vehicle on hand also makes sense. The pictures may help us assess your vehicle's condition, in case it's stolen or destroyed.

Maximum insured value

\$50,000, including taxes, is the most any car, truck, motor home, trailer, snow vehicle, bus or prototype vehicle is insured for under Basic Autopac — although some of these will be limited to a declared value, which may be substantially less. If your vehicle is worth more than \$50,000, **including taxes**, you'll need excess value insurance to cover the amount over the \$50,000 limit. Ask your Autopac agent for details.

All-perils coverage does **not** cover:

- the contents of any vehicle or trailer, such as tools, clothing or a camera;
- loss or damage caused by:
 - mechanical failure or the breakdown of any part
 - rusting, corrosion, freezing, or explosion within the combustion chamber, unless the damage was caused by something that your Autopac covers, such as collision, fire, theft or vandalism;
- tires, unless the damage is from a crash, fire, theft or vandalism (not simple road punctures);
- tapes, CDs, and equipment separate from the tape/CD player installed in the vehicle;
- loss or damage to a slide-in camper unit equipped with living accommodations that is mounted on or is off the vehicle;
- loss or damage caused by the theft of the vehicle if the person who stole it lives in the same home or is an employee of the insured person;
- loss or damage from people either stealing, or improperly taking ownership of a vehicle through a conditional sales contract, lease or similar agreement;
- automobiles registered as antiques;
- semi-trailers;
- tractors;
- vehicles operated under a *Single Trip Registration Permit*;
- loss or damage resulting, directly or indirectly, from a nuclear energy hazard;
- loss or damage from acts of war or terrorism;
- loss or damage if you gave away your vehicle voluntarily;

- loss or damage to: Government of Canada vehicles, vehicles owned by other countries, or any fire department vehicles owned by any government or municipality;
- loss or damage over \$1,000 to non-factory installed sound and electronic communications equipment, permanently attached to your vehicle;
- City of Winnipeg transit buses;
- public service buses, trucks and truck tractors with a gross vehicle weight over 16,330 kg, except drive-away units, farm trucks, fisherman's trucks, dealer plated vehicles, and repairer* plated vehicles;
- commercial trucks with a gross vehicle weight over 5,499 kg and public service vehicles operated more than 161 km (100 miles) outside Manitoba.

***Repairer plates**

All-perils coverage is limited to collision and upset. Check with your Autopac agent about extra coverage.

The above list outlines the losses and damages that aren't insured by all-perils coverage.

To ensure your all-perils coverage is valid, you must follow the conditions of your policy.

With the introduction of the Graduated Driver Licensing (GDL) Program, you need to be especially cautious lending your vehicle to any new driver. Anyone in the GDL Program who breaks the rules of the program is not authorized by law to drive.

Your Autopac won't cover you if you lend your vehicle to any driver who isn't authorized by law to drive.

To find out more about the rules for drivers in the GDL Program, please refer to the *Graduated Driver Licensing — Your Guide* brochure available at www.mpi.mb.ca.

Your all-perils coverage may be refused if the damage or loss occurred when:

- someone was driving without being qualified and authorized by law to drive (for example, an unlicensed driver);
- someone was driving the vehicle with a suspended driver's licence or couldn't drive because of a court order;
- someone under 16 was driving the vehicle without holding a valid learner's permit or wasn't following its rules;
- the driver was under the influence of intoxicants and therefore couldn't keep proper control of the vehicle;
- the driver was convicted of impaired driving or having a blood alcohol level over .08% at the time of the accident or of refusing to take a breathalyser test;
- the vehicle was being used for an illegal trade or to transport items against the law (for example, the vehicle was being used to smuggle cigarettes or to carry explosives without proper identification and safety precautions);
- the vehicle was in a speed test or motor race;
- an unregistered trailer was attached to the vehicle when the law requires the trailer to be registered;
- the accident occurred when fleeing from the police;
- the vehicle was being used for something prohibited by *The Highway Traffic Act* or *The Taxicab Act* (for example, in an illegal road race);

- the vehicle is being used differently than declared on the application for insurance (for example, when you've said the vehicle is only being used for pleasure driving when most of the time it's being used for your business);
- the person claiming doesn't identify who was driving the vehicle at the time of the loss or damage.

Sometimes, the vehicle's owner and driver aren't the same. In that case, the owner may be entitled to all-perils coverage if he or she didn't knowingly allow the vehicle to be driven by the person described in all the bullet points preceding, except the last one.



Motorcycles and mopeds

Basic Autopac all-perils coverage is limited to collision and upset, up to the declared value, to a maximum of \$50,000, including taxes. Upset protection covers you if your motorcycle tips over and is damaged. You can buy optional Autopac coverage for motorcycles, which protects you against fire, theft and vandalism.

Ask your Autopac agent for more information on these optional coverages. Some restrictions on buying them may apply. Unusual situations may require a special risk application.



Heavy trucks, public service vehicles and some commercial vehicles

These vehicles don't have all-perils coverage through Autopac:

1. public service buses
2. trucks and truck tractors with a gross vehicle weight over 16,330 kg, **except** drive-away units, farm trucks, fisherman's trucks, dealer plated vehicles, and repairer* plated vehicles
3. commercial trucks with a gross vehicle weight over 5,499 kg and public service vehicles operated more than 161 km (100 miles) outside Manitoba
4. City of Winnipeg transit buses

However, these vehicles may qualify for special risk protection through Manitoba Public Insurance or other insurers.

Semi-trailers, with lifetime licence plates, have no coverage at all through Autopac.

*Collision or upset only



Deductible

Your deductible is your portion of any Autopac claim you make for damage or theft. Your Autopac insurance covers the amount **over** your deductible.

The basic deductible for all-perils coverage depends on the type of vehicle you own. Your deductible is shown on your insurance certificate.

When your vehicle is damaged through the fault of another Autopac-insured driver, we'll reimburse your deductible. If the other Manitoba driver was 100% responsible, you'll receive 100% of your deductible back. If you and the other Manitoba driver were each 50% responsible, you'll each receive half your deductible back. If you were 100% at fault, you pay your deductible in full.

In a hit-and-run situation, your deductible applies. But if you can identify the person who was responsible, we'll try to get your deductible back from that person.

If a stolen vehicle damages your vehicle, we'll reimburse your deductible if:

- we know the thief's identity, and
- the thief doesn't dispute fault for the collision.

Deductibles under basic all-perils coverage

Type of Vehicle	Deductible
Private passenger vehicles, vans, light trucks, motor homes	\$ 500
Motorcycles (only collision and upset coverage)	\$ 500
Trailers valued at \$2,500 or less	\$ 150
Trailers with a declared value between \$2,501 and \$50,000	\$ 500
Taxicabs and vehicles with "LIV" number plates	\$ 600
Truck tractors, tankers (carrying fuel, chemicals), logging trucks, sand and gravel trucks, common carrier trucks in Manitoba, buses (transit, u-drive)*	\$ 800
<i>*Some of these vehicles don't have all-perils coverage. See pages 39, 40 and 43.</i>	
Mopeds (only collision and upset coverage)	\$ 150

You can buy lower deductibles from us too.

Optional lower deductibles Deductibles for passenger vehicles, vans, light trucks and motor homes

You can reduce the basic deductible of \$500 by buying optional coverage through Manitoba Public Insurance.

Three optional Autopac packages are available.

Deductible Choices				
Type of Claim	Basic	Pkg 1	Pkg 2	Pkg 3
Collision	\$ 500	\$ 300	\$ 200	\$ 100
Theft of vehicle* (or someone tried to steal it)	\$ 500	\$ 300	Nil	Nil
Glass replacement	\$ 500	\$ 300	\$ 200	\$ 100
Glass repair	\$ 500	Nil	Nil	Nil
Collision with animal	\$ 500	Nil	Nil	Nil
All others (including fire, vandalism, partial theft, hail)	\$ 500	\$ 300	\$ 200	\$ 100

*\$500 and \$300 deductibles reduce by half for vehicles stolen with an anti-theft device properly in use and defeated.

Deductibles for motorcycles

For optional comprehensive coverage, you can choose a \$200 or \$500 deductible. For collision coverage, you can choose a \$500, \$300, \$200 or \$100 deductible. You can buy comprehensive and collision coverage together or separately.

Other optional coverage

Lay-up coverage

When you take your vehicle off the road for an extended period — putting it away for the winter, for example — you could just keep your registration and road coverage.

But switching to Lay-up coverage may save you money. Talk to your Autopac agent.

Lay-up covers accidental loss or damage — such as fire, theft and vandalism, hail and lightning — excluding road use. It doesn't cover:

- collision damage;
- claims others make against you;
- vehicles stored outside Manitoba;
- vehicles stored on public roadways.

Here's how Lay-up works

If you're taking your vehicle off the road, just go to your Autopac agent and switch your Autopac road coverage over to Autopac *Lay-up coverage*. Please remember that short rate cancellation fees apply to road coverage transferring to *Lay-up coverage*. You keep your licence plates, but neither your insurance nor your plates are valid for driving.

Your Autopac policy then continues on its yearly cycle but now under *Lay-up coverage*. It expires on your Autopac anniversary day, which is four months after your birth date — just like your road coverage would.

You can switch back to road coverage any time by reactivating your registration through your Autopac agent. This automatically cancels your *Lay-up coverage*.

Anytime you switch back and forth between Autopac road coverage and *Lay-up coverage*, you may be entitled to a credit. If you like, we can automatically apply that credit toward any premium you owe for your new coverage — whether it's road coverage or *Lay-up coverage*.

Cars, motor homes, light trucks and heavy farm or fishing trucks qualify if stored in Manitoba. If your vehicle doesn't qualify but you still need *Lay-up coverage*, please see your Autopac agent to apply for special risk *Lay-up coverage*.

Loss of use protection**When your vehicle is stolen**

Basic Autopac covers some of the costs of using other transportation when your vehicle has been stolen. We'll pay you reasonable expenses for taking taxis, using public transportation or renting another vehicle. The limit is \$34 a day up to a maximum of \$1,020, including all taxes. This protection starts 72 hours after you report the theft to us or to the police. It ends when your vehicle is repaired, when we offer you a settlement, or when the \$1,020 maximum is reached — whichever comes first. Please phone your Adjuster promptly after the police have notified you that they've recovered your vehicle.

When your vehicle is damaged

If your vehicle's been damaged in a collision that is the fault of another Autopac insured motorist, you may have a claim for replacement transportation expenses. You have to prove that you needed to pay for other transportation and that you did your best to minimize these costs. You must choose the least expensive, most reasonable option. For example, you should use public transportation and taxis, unless renting a vehicle would be less costly. If you own a second car, you should use it instead of your damaged one.

You have to keep your expenses to a minimum because the at-fault motorist is responsible only for your expenses that are strictly necessary.

Auto Loss of Use

If you rely on your vehicle daily, extra *Auto Loss of Use* can make your life easier. It covers the cost of replacement transportation if your vehicle can't be driven because it was stolen or damaged accidentally regardless of fault.

- If your vehicle is damaged and driveable, coverage begins when you deliver your vehicle for repairs and ends when repairs are finished or you reach your coverage limit.
- If your vehicle is damaged and undriveable, coverage begins immediately and ends when repairs are finished, your adjuster offers you a settlement for your vehicle, or you reach your coverage limit.
- If your vehicle is stolen, coverage begins at 12:01 a.m. the day after you report to us or the police. Coverage ends when your vehicle is repaired, when you get your vehicle back undamaged, or when you reach your coverage limit.

You can choose from two levels of *Auto Loss of Use* protection. The first level is suitable for renting of an "Economy" or "Subcompact" car. The second level is suitable for renting a "Full-size" car and may be enough to rent an SUV, a truck or a van. Coverage applies to rentals from a company whose business is renting vehicles. It does not apply to rentals from friends, family or other private persons.

Also, some rental companies have age and/or credit card requirements for renting their vehicles. To rent a vehicle with an *Auto Loss of Use* policy, you must still meet these requirements.

Ask your Autopac agent for details and for a copy of our *Auto Loss of Use* brochure. You can also get a copy by visiting www.mpi.mb.ca.

Sound and electronic communications equipment coverage

The basic coverage limit is \$1,000 for any combination of non-factory installed sound and electronic communications equipment, permanently attached to your vehicle. This includes radios, tape players, CD players, DVD players, telephones, CB radios, televisions, fax machines, computers and related equipment, and software. The \$1,000 limit applies to all the costs associated with a claim — the actual cash value of the equipment, the value of the tape, CD or diskette inside the equipment, installation costs and applicable taxes on the replacement equipment. You may want to buy special risk coverage if your sound and electronic communications equipment has an actual cash value of more than \$1,000.

Note: *The \$1,000 limit doesn't apply to factory installed equipment.*

Sound advice on stereos (and other electronics)**Factory equipment**

Factory installed sound equipment is insured for its depreciated value, with no maximum.

Non-factory equipment

Non-factory sound equipment is insured for its depreciated value, up to \$1,000. If your sound equipment's depreciated value is more than this, you should consider special risk coverage for the extra value. Talk to your Autopac agent.

Keep your receipts!

It's crucial to have the original purchase invoices from the retailer for your non-factory sound equipment.

With your receipts, we'll confirm the current replacement cost of the stolen equipment and apply depreciation, based on how old it was.

With no receipts, you get a pre-set allowance only.

No receipts = pre-set allowances

Without the original receipt from a retailer, we can't verify exactly what equipment you had. Therefore, we've set limits on allowances in these circumstances, based on typical costs for entry-level and higher-value equipment.

By examining your vehicle, we can tell whether the stereo you had was entry-level or higher-value. That's how we determine which pre-set allowance applies to your claim.

**Allowances for non-factory equipment,
with no receipts**

	Entry-level	Higher value
Cassette/CD player, DVD player	\$ 150	\$ 250
Speakers (per pair)	\$ 50	\$ 80
Amps/equalizers	\$ 50	\$ 75
CD changer	\$ 125	\$ 175

Depreciation

Depreciation applies, according to the age of your stereo equipment.

Up to 1 year old	0%
More than 1 year old, up to 2 years old	10%
More than 2 years old, up to 3 years old	20%
More than 3 years old, up to 4 years old	30%
More than 4 years old, up to 5 years old	40%
More than 5 years old	50%

After depreciation, the minimum allowances are the pre-set amounts for non-factory equipment, with no receipts, as shown previously.

Remember, your deductible applies too

If your claim is only for stolen sound equipment and not for any other damage, we subtract your deductible from the depreciated, net value of your stereo.

For non-factory equipment, the \$1,000 maximum applies after we've subtracted your deductible. Here's an example:

Replacement cost	\$ 1,700
Depreciation (10%)	\$ 170
Net value	\$ 1,530
Less deductible	\$ 500
	= \$ 1,030
Your net payable	\$1,000 (coverage maximum)

Rental Car Insurance

Rental Car Insurance lets you increase your insurance protection on another vehicle you may be using instead of your own.

Remember, you need to buy *Rental Car Insurance* before you rent.

Rental Car Insurance is a good choice:

- for a vehicle you rent or borrow while travelling on business or on vacation in Canada or the U.S. (check on the coverage you'll need before you leave on your trip. Also, if you've bought *Rental Car Insurance* in your name, make sure you rent the vehicle in your name too);

- for a vehicle you rent while your car is being repaired;
- for a “courtesy car” a repair shop has provided you while they’re repairing your car.

Rental Car Insurance covers:

- rentals (or borrowed vehicles) anywhere in Canada (including Manitoba) and the U.S. for a minimum of three days, maximum of 90 days;
- claims other motorists may make against you, up to \$5,000,000 (CDN);
- claims the rental company may make against you for damage to their vehicle up to \$100,000 (CDN) (for rentals outside Manitoba), with a \$100 deductible. For rentals inside Manitoba see the next section;
- a replacement rental;
- down-time claims (claims the rental company may make against you for the time their damaged car was unavailable for rental).

There’s a \$15 policy fee and a minimum charge of three days’ premium, when you buy *Rental Car Insurance*.

The policy rules are much the same as the Autopac insurance on your own car (see pages 39–42, 60–63). Plus, you must not use the rental car for business deliveries.

Some rental companies have age and credit card requirements to rent their vehicles. To rent one of their vehicles using a *Rental Car Insurance* policy, you must meet these requirements.

If you have optional Autopac liability coverage, it extends for up to 30 days to another vehicle you’re renting or borrowing. However, this coverage doesn’t protect you against claims from the rental company for damage to their car or for lost revenue. In the U.S., it also may not protect you fully against claims from other motorists. Your best protection is *Rental Car Insurance*.

Renting a car in Manitoba: a special case

Renting a car that's registered and insured in Manitoba is different than renting outside Manitoba. Here, the rental car's Basic Autopac insurance covers you if you have a valid driver's licence and you're driving with the rental company's permission.

For this reason, you're only responsible for up to \$500 of damage to the car you're renting, which is the deductible under Basic Autopac. Buying *Rental Car Insurance* lowers your deductible to \$100.

Rental companies can also claim against you for lost revenue because their car is damaged and unavailable for rental. You could also face claims from others whose property you've damaged or for injuries you've caused, that exceed the liability insurance on the rental car. *Rental Car Insurance* protects you against these financial risks too.

Talk to your Autopac agent about *Rental Car Insurance*.

New Car Protection

New Car Protection covers the depreciation on your new or newer vehicle if it's written off. You're covered for the price you paid, plus an allowance for inflation, but not for any outstanding debt against a trade-in, service contracts, warranties or insurance. Depending on how old your vehicle is, *New Car Protection* covers you for up to two years.

There are some time limits on buying *New Car Protection*. For brand new vehicles, you have 60 days to buy *New Car Protection*, from when you first insure your new vehicle. For newer used vehicles, you have 60 days from when you bought the car.

Ask your Autopac agent for more details.

Leased Car Protection

Leased Car Protection covers your down payment and any trade-in allowance on the vehicle you've leased for up to two years, if it's written off. It does not cover your lease payments, even if you pay them all at once. *Leased Car Protection* is available for new and late-model leases.

There are some time limits on buying *Leased Car Protection*. For brand new leases, you have 60 days

to buy *Leased Car Protection*, from when you first register and insure the leased vehicle. For used leases, you have 60 days from when your lease starts.

Ask your Autopac agent for the details.

Excess Value Coverage

You may want to consider purchasing additional protection for a vehicle worth more than \$50,000 (the basic, maximum-insured value). Ask your Autopac agent for details.

Personal Injury Protection Plan (PIPP) coverage

All Manitobans have their own injury coverage through Autopac. PIPP began on March 1, 1994, and is based on these four principles:

1. Coverage extends to all Manitoba residents injured in automobile accidents anywhere in Canada or the U.S.
2. Compensation focuses on specific economic losses from an auto injury or death.
3. Compensation is guaranteed for all injured Manitobans, regardless of who was at fault for the accident.
4. Most benefits are indexed to the Consumer Price Index to reflect changing economic conditions. **(Coverage limits shown in this guide are 2010 figures — many will change for 2011 because of indexing, but the exact amounts are undetermined at the time of printing.)**

More coverage for catastrophic injury

On October 8 2009, a change in the law enhanced PIPP benefits for those who are catastrophically injured.

Enhanced benefits are under these four categories:

- income replacement
- personal care
- permanent impairment
- special circumstances
(Transitional Expense Coverage)

For details, please ask your Case Manager.

Residents of Manitoba

Manitoba residents have PIPP coverage with them wherever they travel in Canada and the U.S.

Visitors to Manitoba

PIPP also covers visitors to Manitoba who are injured in an accident in Manitoba while:

- **occupying a Manitoba-registered vehicle**

These visitors get full PIPP compensation unless we have an agreement with the visitor's home jurisdiction;

- **not occupying a Manitoba-registered vehicle**

In this case, visitors receive compensation if someone else was at fault for the accident. The amount of compensation depends on the other party's degree of fault. (Examples: Manitoba driver 25% at fault, visitor gets 25% of PIPP compensation. Manitoba driver 0% at fault, visitor 100% at fault, visitor gets no PIPP compensation.) This applies unless we have an agreement with the visitor's home jurisdiction. Then, the agreement will determine how much will be paid.

Driving outside Manitoba

When you're travelling in another province or state, their laws apply to you. PIPP protects you everywhere in Canada and the U.S., but the laws where you're travelling may make you responsible for compensating others if you injure them or damage their property.

Your basic third-party liability coverage protects you in these situations up to \$200,000. It's a good idea to buy more protection than this, especially when you'll be driving outside Manitoba. Talk to your Autopac agent.

Remember, you must be a Manitoba resident to qualify for PIPP coverage. If you move outside Manitoba, you're covered for injuries under PIPP only while you're in your Manitoba-registered vehicle. Also, your PIPP coverage ends in any of the following situations, whichever comes first:

- when the law in your new home province, territory or state says you must register your vehicle there; *or*

- when your Autopac coverage ends; or
- when you register your vehicle in your new home province, territory or state

Exclusions from the Personal Injury Protection Plan

PIPP doesn't cover injuries caused by or through:

- maintaining, repairing, altering or improving a vehicle;
- an animal carried in, or on, or forming part of the load of the vehicle (for example, a pedestrian bitten by a dog in a car is not entitled to PIPP coverage);
- a device mounted on or attached to the vehicle that can be operated independently, if the vehicle was stationary when the accident happened (for example, a bystander accidentally sprayed by insecticide being applied from a parked truck);
- a farm tractor that doesn't have to be registered according to *The Drivers and Vehicles Act*. However, we pay benefits if the tractor was in an accident with a moving vehicle;
- off-road vehicles, such as snowmobiles, dirt bikes, or ATV's or other non automobiles such as garden tractors, unless the accident was with a moving automobile;
- a vehicle that doesn't have to be registered under *The Drivers and Vehicles Act*, such as motorized mobility vehicles (electric wheelchairs), self-propelled farm implements (combines), bulldozers and snow vehicles, unless the accident was with a moving automobile;
- an automobile contest, show or race on a track or other location closed to other traffic, where there's extraordinary danger;
- the injured person's deliberate actions. Here, neither the victim nor his or her dependants receive injury compensation;
- the deliberate actions of the injured person's dependant — the dependant isn't entitled to compensation;
- a trailer detached from an automobile.

Compensation

An injured person can receive compensation under the following eight categories.

1. **An Income Replacement Indemnity (IRI)** replaces the income of injured persons who, because of their injuries, cannot continue employment. The maximum insurable gross yearly income under the PIPP was \$81,000 (in 2010). IRI begins after a seven-day waiting period. The seven-day waiting period starts the day after the day of the accident.

To help catastrophically injured, the minimum income replacement entitlement is \$39,665 (in 2010) based on the Industrial Average Wage.

An injured person gets a reduced income replacement if convicted of certain criminal offences related to the accident, such as impaired driving. Compensation is reduced by the percentage that the victim is found at fault for the accident.

- a. **Full-time permanently employed people** receive 90% of their net income for as long as they can't hold employment because of the accident.
- b. **Temporary or part-time workers** receive 90% of their net income for the first 180 days after an accident that leaves them unable to work.
- c. **Unemployed people receiving employment insurance at the time** receive an IRI for any benefits that they lost because of the accident.
- d. **Non-earners** receive no IRI for the first 180 days after the accident, unless they can show that they would have held employment.
- e. **People in (b), (c) or (d) who continue to be unable to hold employment after 180 days** receive an IRI based on the employment that they were capable of performing immediately before their injury, as if they had been employed full-time.
- f. i) People 65 and older who were unemployed when the accident happened don't qualify for IRI.

- ii) People 65 and older who were employed when the accident happened may qualify for IRI for up to five years from the accident. After that, they may qualify for Retirement Income Benefit (RIB).
- iii) For those injured while under 65, IRI ends on the latter of:
 - the injured person's 65th birthday, or
 - five years after the accident,
- h. **People who were unemployable** before the accident because of a physical or mental condition can't receive an IRI. All other benefits are available to them.
- 2. **Medical Expenses** cover approved costs not normally paid by the Manitoba Health Services Commission, such as physiotherapy and chiropractic treatments, medication and prosthetics.
- 3. **Rehabilitation Expenses** cover approved costs of assisting the injured person to return as close as possible to his or her pre-accident condition. This includes approved physical and occupational therapy and employment retraining for people who can't return to their previous employment.
- 4. **Personal Care Expenses** cover approved costs of paying someone to help the injured person with personal care, housekeeping, shopping and similar approved services when the injured person is unable to care for him or herself and to perform essential activities of everyday life without assistance. The maximum amount is \$4,109 per month (in 2010). The benefit can continue throughout the person's life.

To help the catastrophically injured, monthly coverage for personal care has increased. Those who have used up their \$4,109 (in 2010) for approved personal care can claim up to \$805 (in 2010) more of these expenses per month.

5. Death Payments, Funeral Expenses and Grief

Counselling spouses or common-law partners and dependants of persons killed in a motor vehicle accident receive death payments. The amount for spouses or common-law partners depends on the deceased's age and income, and ranges from \$54,793 to \$405,000 (in 2010).

The amount for dependants depends on their age at the time of the accident and ranges from \$26,026 to \$47,943 (in 2010). Dependants with disabilities and the dependants of a deceased single parent receive an additional payment.

PIPP reimburses funeral expenses up to a maximum of \$7,467 (in 2010). It also provides grief counselling for the deceased's family, of up to \$2,500 for each eligible survivor.

- 6. Special Expenses** include: compensation for an injured person whose main occupation was taking care of others without pay; who was working full-time while also caring for a child under the age of 16 or while caring for someone who's not employable; or who was working for free for a family business. This coverage provides funds to hire someone to do the work or provide the care that the injured person can no longer do.

It also includes travel expenses to get to medical appointments.

- 7. Student Indemnity** compensates students for **each term** of their school year they can't complete because of their injuries.

Students enrolled in Kindergarten to Grade 8 receive \$4,658 (in 2010) per year missed, prorated per term.

Students enrolled in Grades 9 to 12 receive \$8,629 (in 2010) per year missed, prorated per term.

Students enrolled in a post-secondary educational program receive up to a maximum of \$17,261 (in 2010) per year missed, prorated per term.

8. Permanent Impairment Payment is a lump sum paid to an injured person who has permanently reduced body function from the accident, such as an amputee. The maximum amount payable for permanent impairment has increased to \$136,977 (in 2010).

PIPP pays more to someone whose injury meets the definition of “catastrophic”, as set out in the law. For someone whose injury meets this definition, the combined maximum payable for permanent impairment has increased to \$216,290 (in 2010).

Depending on your injury and your situation, you may qualify for payments from several of these different categories.

If you'd like more details on PIPP benefits, call us for a copy of *Personal Injury Protection Plan: Your Guide*.

Extra income protection

Income Replacement Indemnity (IRI) Extension Coverage protects income beyond \$81,000 (in 2010), up to a chosen limit, that is lost because of a disabling injury. It adds to IRI coverage all Manitobans have through the Personal Injury Protection Plan (PIPP). You should consider it if you earn more than \$81,000 (in 2010) annually and don't have other disability insurance — through your work, for example.

IRI Extension Coverage allows you to extend your maximum limit on gross yearly income beyond the basic limit under PIPP of \$81,000 (in 2010). Like PIPP, it covers 90% of your net income, with a seven-day waiting period. Compensation is based on proven lost income, just as it is under PIPP.

IRI Extension Coverage adds protection in two other areas affected by gross yearly income:

- **Death payments**

IRI Extension Coverage will mean higher payments to your spouse, common-law partner or if you're a single parent, your dependents, if you're killed in an auto accident.

These payments are calculated using your extended IRI coverage, rather than PIPP's limit of \$81,000 (in 2010).

- **Retirement Income Benefit**

If you qualify for a Retirement Income Benefit, your payments may be greater because the calculation uses your extended IRI coverage rather than PIPP's limit of \$81,000 (in 2010).

Buy in small increments

You can buy in increments of \$10,000. The cost is \$20 per increment, with a minimum policy premium of \$50.

Your maximum limit

You can buy a limit of up to \$200,000 over the basic limit of \$81,000 (in 2010). So, your maximum protection would total \$281,000 (in 2010). However, remember your income replacement is still based on actual income you've lost.

Ask your Autopac agent for details!

Basic and optional third-party liability coverage

If your car is in an accident, you can be legally responsible for damage or injuries others claim against you — even if you weren't driving it at the time. Basic third-party liability insures you against claims others make against you up to \$200,000.

As a vehicle owner, you're covered when driving your own vehicle or when someone else drives your vehicle with your permission (see Graduated Driver Licensing information starting on page 62). When driving someone else's vehicle, you're covered as long as you're driving with the owner's permission. In all cases, the driver must have a valid driver's licence too.

Basic third-party liability covers you if the vehicle you're driving:

- damages another vehicle or other property in Manitoba;
- injures a person, or damages another vehicle or other property outside Manitoba but within Canada and the U.S. (Motorcycle liability coverage provides protection against passenger injury claims outside Manitoba.)

The \$200,000 limit is the minimum required by law in Manitoba and other provinces. For more protection, you may want to increase your coverage — especially if you travel outside Manitoba. You can buy optional coverage through Manitoba Public Insurance to increase your third-party liability protection to \$1 million, \$2 million or \$5 million.

You aren't covered:

- for damage your vehicle causes to property you own or rent or that you have in your care or control (for example, you won't be covered if your car damages your boat parked in your driveway for the winter, although your homeowner's insurance policy may cover the damages);
- for loss or damage to other people's property in or on your vehicle (for example, a borrowed canoe attached to the roof of your vehicle);
- for loss or damage occurring through the use of machinery or equipment mounted on or attached to the vehicle while the vehicle is parked at a work site (for example, damage caused by a truck that is parked and spraying insecticide to control mosquitoes);
- if your vehicle was being driven by someone who's in the business of repairing, servicing, storing or parking vehicles (for example, a repair shop employee test-driving your car before or after servicing it), or who's an automobile dealer and that person wasn't your employee or partner;
- for loss or damage to your employee who's injured operating or repairing your vehicle;
- for loss or damage from criminal activity;
- for liability imposed by any workers' compensation law;
- for liability for damages from injury, death or damage to property due to a nuclear energy hazard;
- if you're operating a Government of Canada vehicle;
- for your own injuries or death — this coverage is for claims others may make against you.

- if you're operating a commercial truck, with a gross vehicle weight of over 5,499 kg, or a public service vehicle such as a truck or bus more than 161 km outside of Manitoba;
- if you're operating a municipal or other government-owned fire department vehicle;
- if you're using a *Single Trip Registration Permit*;
- if you're operating a tractor;
- for loss or damage caused by a semi-trailer.

The above list outlines the damages that aren't covered by third-party liability insurance.

To ensure your third-party liability coverage is valid, you must follow the conditions of your policy.

With the introduction of the Graduated Driver Licensing (GDL) program, you need to be especially cautious lending your vehicle to any new driver. Anyone in the GDL program who drives while breaking the rules of the program is not authorized by law to drive. Your Autopac doesn't cover you if you lend your vehicle to any driver who isn't authorized by law to drive.

To find out more about the rules for drivers in the GDL program, please refer to the *Graduated Driver Licensing: Your Guide* brochure, available at www.mpi.mb.ca.

We can refuse to cover you if:

- someone was driving who wasn't qualified and allowed by law to drive (an unlicensed driver);
- someone was driving with a suspended driver's licence or can't drive because of a court order;
- someone under 16 was driving, who didn't have a learner's permit or wasn't following its terms;
- the vehicle was being used to carry on an illegal trade or to transport items in violation of the law (for example, the vehicle was being used to smuggle cigarettes);
- the vehicle was in a speed test or motor race;

- an unregistered trailer was attached to the vehicle when the law requires the trailer to be registered;
- the vehicle was being used to flee from the police;
- the vehicle was used to deliberately cause injury, death or property damage.

In any of these situations, your claim could be denied and you could be held responsible for any claim against you.

Or, if we had to make any payments because of your actions, you must pay the money back.

Responsibility for accidents

Although fault doesn't affect how much injury compensation Manitobans get, it's still important.

- Being at fault affects the amount of deductible you pay now and your insurance premiums in the future. When we pay a claim from an accident for which you are responsible, your Driver Safety Rating is affected. This happens even if the vehicles involved had no damage but the other driver or a passenger claimed minor injuries. Remember, claim-free drivers pay the lowest rates.
- In Manitoba, you can be sued for damage your vehicle causes to someone else's property. PIPP eliminated lawsuits for injuries to people, but lawsuits for property damage claims can still occur. Fault affects the outcome of court actions for damages. For more information about how we assess fault, please see our *Who's at Fault?* brochure. Get one from any Autopac agent or by visiting www.mpi.mb.ca.

And remember, you can still be sued for injuries from accidents occurring outside Manitoba.

Off-road vehicles (ORVs)

An off-road vehicle, or ORV, is any wheeled or tracked motorized vehicle designed or adapted to travel cross-country on land, water, ice, snow, marsh, swamp land or other natural terrain. Snowmobiles, all-terrain vehicles, dune buggies and dirt bikes are some examples of ORVs. Examples of vehicles not considered to be ORVs are: a golf cart, a garden or lawn tractor, a special mobile machine, a farm tractor and a farming implement.

Basic and Optional coverages, and more

With a few exceptions, ORVs must be registered. Your ORV registration includes \$200,000 third-party liability and underinsured motorist coverage. No other coverage is included. Because most ORVs are only used seasonally, the rules applying to your basic coverage and registration differ from the rules applying to your car. Here are some important things to remember:

- Beyond \$200,000 third-party liability and **underinsured motorist coverage***, you do not receive any additional coverage for damage or injuries with your ORV registration and license plates.
- You pay your premium when the riding season starts.
- Your basic coverage and registration are in effect throughout your policy term.
- You always pay for the whole riding season — no refunds if you cancel part way through the riding season or reductions if you buy your coverage part way through the riding season.

**For more information on how Underinsured Motorist coverage works, please see our Off-Road Vehicles brochure. Get one from any Autopac agent or by visiting www.mpi.mb.ca.*

Caution! Your ORV presents two financial risks different from your automobile. First, Personal Injury Protection (PIP) doesn't cover ORV accidents unless your ORV collides with a moving car, truck or other motor vehicle that must be registered for road use.

That's why optional *Accident Benefits* coverage through Manitoba Public Insurance is so important for you and your passengers. Second, others can sue you if your ORV injures them in Manitoba — unlike your automobile. That means buying extra third-party liability coverage is a wise choice.

We offer affordable extra protection for you and your ORV.

Accident Benefits:

- helps cover injury costs resulting from disability, medical treatment and rehabilitation
- covers operators of your ORV and passengers riding on it
- pays the same benefits regardless of fault

Third-Party Liability Plus:

- protects you against claims others make against you for property damage or injuries
- protects you if other ORV operators don't have enough liability insurance to cover your injury claim

Choose from three levels of coverage:
\$1 million, \$2 million and \$5 million.

Collision protection*:

- covers collision damage to your ORV
- choose either a \$200 or \$500 deductible

**Your Autopac agent may need to inspect your ORV before you can buy this coverage.*

Comprehensive protection:

- comprehensive protection covers damage to your ORV from causes other than collision, such as, fire, theft, vandalism and hail
- choose either a \$200 or \$500 deductible

Ask your Autopac agent for more details.

Some restrictions may apply to buying this coverage. Special risk situations may require a separate application.

With all our ORV coverage, you renew on the same schedule as the rest of your Autopac. Your coverage begins as soon as you apply, but you don't have to pay until the start of the riding season. And even though you only pay premium during the ORV riding season, your coverage lasts year round.

Here are the riding seasons for snowmobiles, ORV motorcycles and ATVs:

Snowmobiles: December 1 to March 31

ORV motorcycles: May 1 to September 30

ATVs: January 1 to December 31

GUIDE TO AUTOPAC

The cost of Autopac insurance

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The cost of Autopac insurance

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How insurance protects you

Insurance spreads out the cost of claims among many people so no one has to face the cost of a claim alone. For one person, the costs from an accident could cause bankruptcy. Spread among many people, the costs become affordable.

You're in a group

All auto insurance plans, including Autopac, group you with others, all of whom share three factors that make up your overall risk of claims. You're grouped with others who:

- live in a similar area
- use their vehicles like you
- own similar vehicles

The money collected from your group covers you if you have a claim. In exchange for that protection, you share your group's costs through your premiums. In part, your premiums depend on how much your group has cost the insurance fund.

An important part of your group's costs are injury claims. To make sure each vehicle shares the injury costs from an accident fairly, we divide those costs equally among all the vehicles involved.

Basic insurance on every Manitoba driver's licence

We charge a basic insurance premium on every Manitoba driver's licence. Collecting this premium ensures that *all* Manitoba drivers share the risk of accidents. It also provides drivers with \$200,000 third-party liability coverage if they're in an accident while driving an uninsured vehicle — as long as they didn't own the vehicle and didn't know it was uninsured.

But your driver's licence insurance *won't* cover you if you're driving:

- a vehicle owned by the Government of Canada;
- a vehicle owned by any government's fire department;
- a commercial truck with a gross vehicle weight of 5,499 kg driven more than 161 km (100 miles) outside Manitoba;

- a public service vehicle driven more than 161 km (100 miles) outside Manitoba.

How to save on your insurance premium

You can't control how many claims other members of your group may have or how much they'll cost. But you can control how safely you drive. That's the best way to save money on your insurance premium. If you drive safely, with no at-fault accidents and no traffic convictions, you'll pay the lowest premium possible in your group.

Some vehicles have a lower claim risk and therefore cost less to insure than others. Your vehicle's claim risk depends on how well it protects occupants, resists theft and withstands collisions. For more information about how we establish claim risk for different vehicles, see page 71. You may want to check out how much the vehicle you're thinking of buying costs to insure before buying it. Ask your Autopac agent or use our Insurance Rate Calculator and our Driver Safety Rating Calculator on our website, www.mpi.mb.ca.

Equipping your car with an electronic immobilizer that meets the Canadian Theft Deterrent Standard is another way to save on your premium. See page 78 for more information.

Team effort has driven down stolen-vehicle costs

In the past, thieves were stealing vehicles here at an alarming rate, costing you and other Manitobans \$35 million in 2004/2005. Because of our immobilizer program and police monitoring of thieves, stolen vehicle costs in Winnipeg fell to \$13.2 million in 2009/2010.

If your vehicle has approved immobilizer installed at the factory, you'll automatically get a discounted Autopac premium.

By installing an approved immobilizer, you'll save \$40 each year on your Basic Autopac premium. If you buy a \$100, \$200, or \$300 deductible, you'll save another \$5 each year.

To find out if a vehicle you're thinking of buying has an approved immobilizer, or must have one, visit www.mpi.mb.ca.

The three factors affecting your vehicle premiums

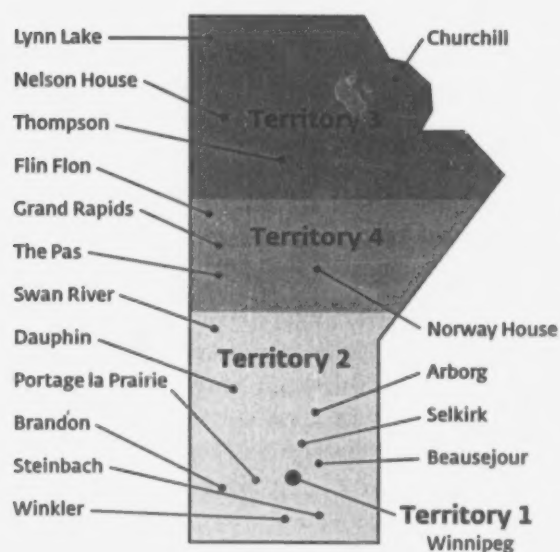
To sum up, how much you pay for Autopac coverage depends on:

- Where you live and how you use your vehicle
- Your vehicle
- Your driving record

Where you live and how you use your vehicle

Where you live

We divide Manitoba into four territories. Your risk of a claim depends, in part, on which territory you live and drive in. Also, accidents may cost more in some parts of Manitoba than in others because repairs may be more expensive.



Territory 1: Winnipeg (including St. Norbert, Headingley, East and West St. Paul)

Territory 2: All areas south of the 53rd Parallel, except for Territory 1 (includes Brandon, Portage la Prairie and Dauphin)



When you move...

The law says that your vehicle registration and driver's licence must show your new address no later than 15 days after you move. When you move from one territory to another and don't notify us, we may refuse your claim. Ask your Autopac agent to complete an address change for you immediately after you move so our records are always up-to-date.

Territory 3: All areas north of the 55th Parallel (includes Thompson, Lynn Lake and Churchill)

Territory 4: The area north of the 53rd Parallel and south of the 55th Parallel (includes Flin Flon, The Pas and Grand Rapids)

People who live in Territory 2 and drive into Territory 1 to go to or from — or part way to or from — school or work are rated separately. You must insure as a **commuter** if you live in Territory 2 and drive into Territory 1 to go to school or work more than four days a month. For example, a student who lives in Territory 2 but travels into Winnipeg twice a week to attend college should insure as a **commuter**.

How you use your vehicle

How you use your vehicle affects your likelihood of having a claim. Therefore, it also affects your premium.

For instance, if you only drive to the grocery store and back, you're less likely to have a claim than if you drive your car regularly as a courier.

Having the right insurance for how you use your vehicle is very important. With the wrong insurance, you may not be covered.

Some of the basic vehicle uses are:

- A **pleasure passenger vehicle** can't be used for any business purpose. It can be used to drive dependent children to and from school, without limits. Students can't drive a vehicle to school regularly on pleasure use. A pleasure passenger



Here's a money-saving tip!

If you drive two or more of your vehicles for work, school or business, here's a tip that can save you money. It applies to cars, passenger vans or SUVs registered by you, or your spouse who lives with you.

By insuring only your highest-rated one all purpose and all the others pleasure, you'll save money. Plus, you can use any one of them for work, school or business.

But remember: two or more of them can't be used for work, school or business at the same time or on the same day.

To get this tip working for you, follow these steps:

1. Ask your Autopac agent which of your cars is highest-rated.
2. Insure your highest-rated one as all purpose.
3. Insure your other ones as pleasure — it costs less than all purpose.

vehicle can only be driven to or from — or partway to or from — work or school not more than four days in one month and not more than 1,609 km (1,000 miles) per year.

- **An all purpose passenger vehicle** is used for pleasure driving and for driving to or from — or partway to or from — work or school, or for business purposes (not for passenger cars used as couriers; see common carrier passenger vehicle).
- **A common carrier local passenger vehicle** is used by a courier or common carrier within a city or municipality, or for any other delivery purposes in connection with a business, trade or occupation, more than four days in one month or more than 1,609 km (1,000 miles) per year.
- **A farm passenger vehicle** is used by someone who lives on a farm and who farms for not less than 720 cumulative hours in a registration period or is retired from farming. A retired farmer is not someone who has quit farming and taken up another primary occupation. A farm passenger vehicle can only be driven to or from — or part way to or from — work or school and used for business purposes, other than farming, up to four days a month and not

more than 1,609 km (1,000 miles) per year. It can be used to drive dependent children to and from school, without limits.

- A **farming all purpose truck** is owned by a person, corporation or a group of persons who own, rent or lease land for the purpose of one or more of the following operations (which must be for the purpose of sale of or marketing a product) for at least 720 hours a year — growing crops or fodder; raising livestock or poultry; egg production; honey production; raising mink or fox; milk or cream production; operating a feed lot on which cattle are kept. A retired farmer, an employee of a farmer, or a person who owns land and leases it to others for the purpose of farming isn't eligible for the farming truck insurance rates.

A farming truck has three categories based on the truck's weight.

- A **fishing all purpose truck** is used primarily for commercial fishing.

A fishing truck has three categories based on the truck's weight.

- A **pleasure truck** has a gross vehicle weight of 4,540 kg or less and can only be used for pleasure driving. A pleasure truck can only be driven to or from — or partway to or from — work or school up to four days a month and not more than 1,609 km (1,000 miles) a year. It can be used to transport dependants to and from school, without limits. It can't be used for business purposes.

- An **all purpose truck** has a gross vehicle weight of 4,540 kg or less and is used:

1. to go to or from — or partway to or from — work or school; or
2. for business use, but not for more than 1,609 km (1,000 miles) per year; or
3. for artisan truck or other truck use, with one of these body styles: chassis-mounted camper, crew cab, extended cab, light delivery, light pickup, panel, sport utility, crew cab service truck, extended cab service truck and service truck.

- An **artisan truck** is used by a tradesperson, gardener, greenhouser or horticulturalist to carry tools, materials and equipment necessary for the *registered owner's* trade, and

1. has a gross vehicle weight of 4,540 kg or less and is **not** one of the following body styles: chassis-mounted camper, crew cab, extended cab, light delivery, light pickup, panel, sport utility, crew cab service truck, extended cab service truck and service truck; **or**

2. has a gross vehicle weight of 4,541 kg or more.

Artisan trucks with body styles listed in (1) above and with a gross vehicle weight of 4,540 kg or less are to be insured as all purpose trucks.

- A **common carrier — local** is a truck used to carry, for compensation, the goods of more than one contractee within city or municipal limits (for example, a local courier).
- A **common carrier — 161 km (100 miles) or less — intra-provincial** is a public service vehicle (either a truck or a passenger vehicle) used to carry the goods of others within Manitoba, within a 161 km (100 miles) area.
- A **common carrier — more than 161 km (100 miles) — intra-provincial** is a public service vehicle used to carry the goods of others anywhere in Manitoba.
- A **common/private/contract extra-provincial truck** is used to carry the goods of others more than 161 km (100 miles) outside Manitoba.
- The **other truck** classification refers to a truck:
 1. used for business and for which there's no specified insurance use, and
 - a) has a gross vehicle weight of 4,540 kg or less and does not have one of these body styles: chassis-mounted camper, crew cab, extended cab, light delivery, light pickup, panel, sport utility, crew cab service truck, extended cab service truck and service truck; **or**
 - b) has a gross vehicle weight of 4,541 kg or more; **or**

2. is a non-business truck with a gross vehicle weight of 4,541 kg or more.

Note: Other trucks with the same body styles as listed in 1a) above with a gross vehicle weight of 4,540 kg or less go into the all purpose truck category.

There are also specific insurance classifications for logging trucks, gasoline trucks, sand/gravel trucks, cement trucks, tow trucks, taxis, liveries, funeral cars, school buses, local charter buses, u-drive vehicles, disabled persons/private/business bus, transit buses, police vehicles and ambulances.

• **Motor homes**

Motor homes are designed and built for driving and permanent living. Specifically, a motor home must have at least one bed and:

- a stove, or
- a refrigerator, or
- a sink and toilet.

Any or all of these items, including the bed or beds, must be permanently installed.

Motor homes also must have direct access between the driver's seat and the living quarters.

A motor home can be insured in one of three categories:

1. A motor home in the **pleasure** category is used for pleasure driving. It can only be driven to or from — or partway to or from — work or school up to four days a month and not more than 1,609 km (1,000 miles) a year. It cannot be used for any business purpose.
2. An **all purpose** motor home can be used for pleasure driving, for driving to or from — or partway to or from — work or school and for business purposes.
3. Motor homes can also be **u-drives**.

• **Motorcycles and Mopeds**

Motorcycles and Mopeds can be insured in one of the following three categories:

1. A motorcycle or moped in the **pleasure** category is used for pleasure driving. It can only be driven to or from — or partway to or from — work or school up to four days a month and

not more than 1,609 km (1,000 miles) a year. It cannot be used for any business purpose.

2. An **all purpose** motorcycle or moped can be used for pleasure driving, for driving to or from – or partway to or from – work or school and for business purposes.

3. Mopeds can also be **u-drives**.

Your vehicle

Another factor affecting your premium is your vehicle's year, make and model. Some vehicles withstand collisions better than others. Vehicle characteristics (such as engine size), passenger protection features (such as air bags) and repair costs affect your premiums.

Cars, light trucks and vans

We use the Canadian Loss Experience Automobile Rating (CLEAR) system, developed by the Vehicle Information Centre (VIC), to group cars, light trucks and vans. The VIC collects Canada-wide information about vehicles involved in accidents and the cost of claims from these accidents. Cars and vans with similar claim costs and claim risks go into the same rating groups. In all, there are 36 rating groups for cars and light trucks — the higher the rating group, the higher the premium.

CLEAR also gives more favourable ratings to vehicles with factory installed anti-theft devices that meet the Canadian Theft Deterrent Standard. Currently, CLEAR automatically builds a premium discount into the rating of more than 100 of these vehicles.

To meet federal law, any vehicle manufactured after September 1, 2007 must have an approved electronic immobilizer to be sold in or imported into Canada. Also, any vehicle built after September 1, 2007 without an immobilizer must have an aftermarket immobilizer installed.

If you own any 2008 or newer model vehicle, we discount your premium automatically.

However, some 2008 models may not have a factory immobilizer because they were built before September 1, 2007. If you own one of these vehicles, you can qualify for our 50% rebate on your installation cost if you install an approved immobilizer.



Get your immobilizer today and start saving

Our incentives give you two good reasons to theftproof your vehicle with an approved electronic immobilizer:

- you'll get a great deal on your immobilizer, and
- you'll save each year on your Autopac premium.

To start, visit www.mpi.mb.ca to see if your vehicle is on our most-at-risk list. Or ask your Autopac agent.

- **If your vehicle is on our most-at-risk list...** You'll likely qualify for a free basic immobilizer! For most vehicles, we pay the whole cost of the immobilizer and installation.
- **If your vehicle is not on our most-at-risk list...** You'll qualify for an immobilizer at a special reduced price.

For more details on these incentives, visit www.mpi.mb.ca or call us.

Pay nothing up front

Finance your costs through us with zero interest, for up to five years.

Save on your premium

With your immobilizer installed, you'll save:

- \$40 each year on your basic premium, and
- \$5 each year on a \$300, \$200 or \$100 deductible.

To get your immobilizer, call us.

We'll make all the arrangements.

For vehicles without factory installed anti-theft devices, five after-market immobilizers meet the Canadian Theft Deterrent Standard: PFK Auto Watch models 329Ti and 573PPi, the Magtec/MasterGard M6000, the MasterGard TK, and the Power Lock-Canada.

Under the CLEAR rating system, a lower value (or older) car may be rated similarly to a higher-value (or newer) car. Here's why: the lower value car may have fewer safety features and loss-prevention features.

Therefore, it may have a poorer claim record than a car that's worth more.

CLEAR matches your rate with your vehicle's risk — which changes over time. Vehicles that are

less safe and more expensive to fix, cost more to insure. On the other hand, vehicles that are safer and cheaper to fix cost less to insure.

To ensure your premium is correct, we need to identify your vehicle accurately. We do so using the Vehicle Information Number (VIN) for your vehicle — sometimes called the serial number.

Motorcycles

We rank the risk of motorcycles based on engine size and declared value. Motorcycles are also categorized by type. The categories are: Sport, Touring, Sport Touring, Motorscooter and Other. Premiums for sport bikes are higher than other categories because they have a higher claims risk.

As with coverage for other vehicles, motorcycle coverage is year round. However, unlike premiums for cars and trucks, motorcycle premiums are priced over the typical season from May 1 to September 30. That means you don't need to pay your premiums until May 1, and you only pay during the riding season, even though your coverage stays in force all year (unless it expires).

Mopeds

You must meet special requirements to register and insure in the "Moped" category.

A Moped must:

- have wheels of a diameter larger than 250 mm;
- have a maximum speed of 50 kph or less;
- have an engine displacement of 50 cc or less or have an electric motor;
- not carry passengers over the age of six;
- not carry passengers under age six without a proper infant seat.

Mopeds can have two tandem wheels or three wheels. They can be driven by pedals, a motor, or both.

A motorscooter can also be a moped if it meets the special requirements for the moped category. To ensure your motorscooter is insured properly, ask your Autopac agent.

Motor homes, heavy trucks and buses

We set rates for motor homes based on their declared value. Declaring the value of your motor home just means we set the premium based on how much you tell us your motor home is worth.

For heavy trucks, we use the model, year and gross vehicle weight. For buses, the rate depends on the declared value and the number of seats.

In all cases, declared values include provincial sales tax and GST.

Trailers

This category includes utility, house, cabin or tent trailers used for pleasure, business, u-drive or farm purposes. You must declare the value of your trailer when you register it. Trailers fall into two value categories: (1) trailers with a declared value of \$2,500 or less, and (2) trailers with a declared value of \$2,501 to \$50,000. A farm trailer doesn't need licence plates when it's transporting farm produce and is being towed by a farm tractor. However, it requires plates when a licensed car or truck is towing it. Optional coverage is available for trailers with a value of more than \$50,000.

The Drivers and Vehicles Act doesn't allow the registration of trailers that exceed 2.6 m (102 inches) in width, 12.5 m (41 feet) in length, or 4.15 m (13 feet, 6 inches) in height.

Like Basic Autopac premiums for off-road vehicles, the premium and registration fee for a trailer valued at \$2,500 or less is a flat annual amount — no refunds are available if you cancel part way through the year. So, we recommend that you renew a trailer policy when you renew your other Autopac so that it's registered and insured when you need it next.

Remember, the premium stays the same no matter when you renew, and there are no refunds if you cancel.

Your driving record

The premium you pay depends on your place on the Driver Safety Rating (DSR) scale. You control your place on the scale by how safely you drive.

Who can qualify for a vehicle premium discount

People registering passenger vehicles and light trucks can qualify.

You can also qualify as the sole owner of a corporation, if you register the vehicle in your name rather than the corporation's name. To do this, you'll need a written agreement giving you "right of possession" of the car or light truck.

What vehicles qualify for a discount

If your vehicle is registered and insured as listed below, it can qualify for premium savings under DSR:

- pleasure passenger vehicle
- all purpose passenger vehicle
- farm passenger vehicle
- common carrier local passenger vehicle
- pleasure truck
- all purpose truck
- farming all purpose truck up to and including 4,540 kg or a body style of chassis mounted camper, crew cab, crew cab service truck, extended cab, extended cab service truck, light delivery, light pickup, panel van, service truck, sport utility vehicle
- fishing all purpose truck up to and including 4,540 kg or a body style of chassis mounted camper, crew cab, crew cab service truck, extended cab, extended cab service truck, light delivery, light pickup, panel van, service truck, sport utility vehicle
- artisan truck up to and including 16,330 kg
- common carrier passenger vehicle within 161 km (100 miles) in Manitoba
- common carrier truck within a city or municipality
- common carrier truck within 161 km (100 miles) in Manitoba

- pleasure motorcycle
- all purpose motorcycle
- all moped uses, except u-drive and dealer mopeds
- all motor home uses, except u-drive
- all purpose mobility vehicle



Check which factors affect the cost of your Basic Autopac coverage

	Type of vehicle	
	Passenger vehicle	Trailer
1. Your driving record	✓	
2. Where you live	✓	✓
3. Make and model	✓	
4. Declared value		✓
5. Vehicle use	✓	✓

	Type of vehicle	
	Motorcycle	ORVs
1. Your driving record	✓	flat rate
2. Where you live	✓	flat rate
3. Make and model	✓	flat rate
4. Declared value	✓	flat rate
5. Vehicle use	✓	flat rate

Optional coverages for motorcycles and off-road vehicles may be rated using different factors. Check with your Autopac agent for complete details.

A quick look at DSR

DSR is a simple way to encourage safe driving. Under DSR, safe driving yields savings. Higher-risk driving brings tough penalties.

Your DSR is your position on a scale with 36 levels. Which level you're on depends on your driving record. This affects how much you pay for your vehicle and driver's licence premiums.

Highlights of DSR**Earn more merits for more savings**

You'll earn one merit each year you drive safely, up to a total of 15. That means savings of up to 33% on your vehicle premiums, with even more savings possible in the future.

Recognizing your long history of safe driving

A long history of safe driving gives you more of a buffer against small driving mistakes. With that history, a small driving mistake will cost you very little under DSR.

The highest-risk drivers pay more, so that the safest pay less

Under DSR, the highest-risk drivers pay tough penalties. We use that extra premium to reward the safest drivers.

Where you'll start on the scale**You've been living here and you have a Manitoba driver's licence**

Your DSR and your resulting premiums depend on your driving record over past years, including:

- your merits or demerits;
- any at-fault accidents and traffic convictions.

For your vehicle premium, you could save 5%, 10%, 15%, 20%, 25%, 26%, 27%, 28%, 29%, 30% or 33%.

For your driver's licence premium, you could save up to \$30 off the full cost of \$45.

**MERITS FOR
SAFE DRIVING**

+15
+14
+13
+12
+11
+10
+9
+8
+7
+6
+5
+4
+3
+2
+1
0 (BASE)
-1
-2
-3
-4
-5
-6
-7
-8
-9
-10
-11
-12
-13
-14
-15
-16
-17
-18
-19
-20

**DEMERITS FOR
HIGHER-RISK DRIVING**

You're a new Manitoba driver with your first driver's licence

You'll be at the "base" level on the DSR for both vehicle and driver's licence premium.

After that, for each year you drive safely, you'll move up the scale and start saving.

You're new to Manitoba, or returning after 10 or more years

Your DSR and your resulting vehicle premium depends on your driving record while you were away.

For your vehicle premium, you could save 5%, 10%, 15%, 20%, 25%, 26%, 27%, 28%, 29%, 30% or 33% depending on your driving record.

For your driver's licence premium, your savings could range from five dollars, up to \$30 from the full cost of \$45.

You're returning to Manitoba after less than 10 years

The starting point for your DSR, and your resulting premiums depends on your driving record when you left Manitoba.

Then, we'll adjust your DSR and your premiums, depending on your driving record while you were away.

How the scale works

Each year, we'll send you a notice showing you where you are on the scale, and what you owe for the next year.

We place you on the scale using your driving record for the past year.

No traffic convictions or at-fault accidents? You'll move up the scale. If you have traffic convictions or at-fault accidents, you'll move down the scale.

Moving up the scale means more merits which usually results in lower premiums. Moving down the scale means fewer merits (or more demerits), along with higher premiums, in most cases.

Each year of safe driving = one level up the scale

You move up the scale by one level for each year you drive safely.

Changing to safe driving moves you way up the scale

If you've had a history of high-risk driving, one year of safe driving raises your DSR substantially. That encourages you to keep going!

For example, someone with 20 demerits, who has an active licence, moves up the scale by seven levels for one year of safe driving.

How at-fault accidents affect your DSR

Each at-fault accident in the past year lowers your DSR by five levels.

How traffic convictions affect your DSR

It depends on how serious the conviction is. The more serious the conviction, the more you'll move down the scale.

Here are four examples:

- not obeying a traffic sign: two levels down the scale
- impaired driving: 10 levels down the scale
- leaving the scene of an accident: 10 levels down the scale
- criminal negligence in the operation of a vehicle causing death: 15 levels down the scale

Major driving offences = major effect on your DSR

If you're convicted of any of these offences, your DSR will drop up to 15 levels, depending on the offence.

- speeding (more than 49 km over the posted limit)
- speeding in a construction zone (more than 49 km over the posted limit)
- racing a motor vehicle
- driving while disqualified
- failing to report an accident
- failing to stop at the scene of an accident
- failure to leave particulars where damage was caused to an unattended vehicle
- disobeying a police officer

- flight from a Peace Officer
- flight from a Peace Officer causing bodily harm or death
- criminal negligence
- causing death by criminal negligence
- causing bodily harm by criminal negligence
- manslaughter
- dangerous operation of a motor vehicle
- dangerous operation of a motor vehicle causing bodily harm
- dangerous operation of a motor vehicle causing death
- criminal negligence causing death while street racing
- criminal negligence causing bodily harm while street racing
- dangerous operation of motor vehicle while street racing
- dangerous operation of a vehicle causing bodily harm while street racing
- dangerous operation of a vehicle causing death while street racing
- operation of a motor vehicle while impaired by alcohol or a drug (including U.S. offences)
- operation of a motor vehicle while impaired by alcohol or a drug and a person under the age of 16 years was a passenger (including U.S. offences)
- having more than .08% alcohol in your blood causing bodily harm
- having more than .08% alcohol in your blood causing death
- having more than .08% alcohol in your blood (including U.S. offences)
- having more than .08% alcohol in your blood and a person under the age of 16 years was a passenger (including U.S. offences)
- refusing to supply sample causing bodily harm

- refusing to supply sample causing death
- refusing to provide a breath or blood sample (including U.S. offences)
- refusing to provide a breath or blood sample and a person under the age of 16 years was a passenger (including U.S. offences)
- impaired operation of a motor vehicle causing bodily harm (including U.S. offences)
- impaired operation of a motor vehicle causing death (including U.S. offences)
- theft or attempted theft of a vehicle or vehicle parts
- taking a vehicle without the owner's consent
- possession of goods obtained by crime
- mischief
- selling or misuse of an automobile master key
- arson
- driving an off-road vehicle while disqualified or prohibited
- driving an implement of husbandry, special mobile machine or tractor while disqualified or prohibited.

Note: For some driving offences, a discharge under the Criminal Code of Canada may still result in a conviction under The Highway Traffic Act.

Buying back a claim

If you have an accident for which you were 50% or more responsible, you may decide to "buy back" all claims from the accident. This means paying us back all that we've paid. It includes any money we paid for repairing your vehicle and other vehicles damaged in the accident, for damage to other property, and for injuries from the accident.

People buy back their claims for two reasons:

- to avoid paying more premium because of an at-fault accident
- to keep a claim-free record before moving from Manitoba

You can buy back a claim anytime, by arranging it with your adjuster.

When you buy back a claim, we adjust your premium for your current policy year only. We don't go further back if the claim happens to be older.

Transactions costing \$15

- transferring insurance from one vehicle to another of the same registration class
- changing the registration class of an insured vehicle
- transferring a vehicle's ownership, including transferring ownership from the estate of a deceased person to his or her spouse
- reducing your third-party liability coverage, deductible or loss of use coverage
- changing the gross vehicle weight of a truck
- replacing your registration card
- replacing licence plates
- replacing stickers
- replacing a certificate of Rental Car Insurance
- buying short-term policies
- getting a claims experience record
- getting a Transfer of Ownership Document (TOD)
- searching documents, including proof of insurance and confirmation that we've cashed a cheque (refundable if the searched cheque hasn't been cashed)

GUIDE TO AUTOPAC

Paying for your Autopac

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Paying for your Autopac

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We're making it easier to renew your driver's licence and Autopac. Instead of staying valid for one year, your licence and Autopac will be valid for up to five years. It's more convenient because you'll need to make fewer trips to an Autopac agent.

You'll still pay for your driver's licence and vehicle insurance each year. We'll send you a Statement of Account each year between renewals, to tell you how much you owe.

Take your choice! You can pay your Autopac with cash, cheque, money order, debit card, VISA or MasterCard wherever Autopac is sold. You can pay the whole amount up front or pay in smaller portions each year.

12 pre-authorized payments

(from your bank account or credit card)

At your Autopac agent, you sign an authorization for monthly withdrawals from your bank account or monthly credit card payments. Each withdrawal or payment goes through automatically on the same day of your choice, each month for your entire policy term.

To apply for pre-authorized payments, please see your Autopac agent.

You'll need to bring one of these three things with you:

- your credit card
- an encoded, void cheque
- a statement or passbook for your account (or a photocopy of either)

If your withdrawal date and your anniversary day differ, we'll withdraw two payments from your account in the first month. If they're the same, we'll withdraw one payment in the first month. After the first month, you'll have one monthly withdrawal.

You can also change your withdrawal date during your policy term. But if you change your date, you may have two withdrawals within the first month after the change. Withdrawal dates cannot

be more than 30 days apart. Ask your agent for details before you make this change.

Please remember, if you cancel a policy on the same day as one of your withdrawals, the full withdrawal will still occur. Cancelling your policy at least one day before your withdrawal date ensures any future withdrawals are either cancelled or adjusted. And remember, you may still owe money on the financing agreement after cancelling your policy.

You'll get a payment schedule of your withdrawal dates and amounts. It's your responsibility to ensure your account has enough money to cover each withdrawal.

Also, if your banking or credit card information changes, please report this to your Autopac agent immediately to avoid dishonoured payments.

Costs

Interest charges and an administrative fee are built into your payments. The interest depends on current lending rates and the total amount being financed, which is your insurance premium plus your vehicle registration fee. The total interest and the \$4 annual administration fee (per policy per year) is divided evenly over all your payments.

Four payments

(not available for motorcycles, off-road vehicles or trailers with a value of \$2,500 or less)

With this plan, you can pay each instalment with VISA or MasterCard, although your payments are not pre-authorized as they would be on the 12-payment plan.

But after making your first payment through your Autopac agent, you can choose to pay your remaining instalments electronically, by computer or telephone. To pay electronically, ask your financial institution to set up this service for you. Please use your customer number as your account number for your electronic payments. Your customer number appears on your insurance documents. If you can't find it on your documents, your Autopac agent can help you.

Please remember: a delay may occur from when you make your electronic payment to when we receive it. You'll need to make your electronic payment early enough to ensure we get it on time.

The annual administrative fee for this plan is \$4 (per policy) per year, included in your first payment.

You can choose the four-payment plan if:

- you're buying coverage five months or more before your anniversary day
- you're insuring a vehicle other than an off-road vehicle, motorcycle or trailer worth \$2,500 or less
- you haven't lost financing privileges because of missed or dishonoured payments

Keeping track of your four payments

You're responsible for paying on time. Here's one way to remember when your payments are due.

Two, five, eight: Don't be late!

When you choose the four-payment plan, your application form for registration and insurance shows when your payments are due. The payments follow a two, five, eight pattern.

First payment	when you renew your insurance on your anniversary day
Second payment	2 months after your anniversary day
Third payment	5 months after your anniversary day
Final payment for the year	8 months after your anniversary day

If you buy Autopac mid-term so that it will run for less than a year before your next anniversary day, you may have fewer than four payments. If your policy has less than five months before your next anniversary day, you can't choose the four-payment plan.

We'll send you a statement reminding you that a payment is due. If you've moved, change your address through your Autopac agent immediately. That will help ensure you receive your reminders about your payments. But even if you don't receive your statement, it's up to you to keep track of your due dates and to pay on time.

Once you've made your first payment, remember that convenient electronic payments are available for your remaining instalments. Just ask your bank or credit union to set up this service for you. Please remember a delay may occur from when you make your electronic payment to when we actually receive it. Your financial institution can tell you when to complete your payment so that we receive it on time.

Guidelines for making electronic payments (E-Payments)

- Use your customer number with Manitoba Public Insurance as your account number for your E-Payments.
- Make your E-Payment at least two or three days before it's due, otherwise it could be late and subject to late fees.
- Use internet or phone banking – you can't make E-Payments through an ATM.

Please remember: Cancel your policy in writing if you don't want your Autopac coverage anymore — **DON'T JUST STOP MAKING YOUR PAYMENTS!** (See pages 30–31 for more on policy cancellation.)

Paying for motorcycle and ORV coverage

You can pay for your motorcycle and ORV coverage in full when you apply, or defer payment until the start of the riding season. You can use your VISA, MasterCard or Interac.

You can also finance your premiums by paying monthly during the season of use. **Note: Only the insurance portion is deferred.**

Here are the riding seasons for snowmobiles, motorcycles, ORV motorcycles and ATVs:

Snowmobiles: December 1 to March 31

Motorcycles and ORV motorcycles:

May 1 to September 30

ATVs: January 1 to December 31

Late payments

Under the four-payment plan, a penalty of \$20 applies for each late payment, on each insured vehicle. Under the 12-payment plan a \$20 penalty applies on each defaulted instalment. Payments due on a Sunday or a statutory holiday under the four-payment plan can be paid on the next business day without penalty. Any later, and the penalty applies without exception.

Cheques we can't cash

We'll charge you \$20, if you pay us with a cheque we can't cash. This includes NSF cheques, unsigned cheques and incorrectly dated cheques.

Missing a payment

Missing a payment may lead to your registration and insurance being suspended. Serious consequences can result from driving a vehicle with suspended registration and insurance.

You're responsible for paying all your instalments on time — whether you're on the 12- or four-payment plan. Under the 12-payment plan, all policies in your financing agreement are affected if you miss one or more payments. **Remember, we charge interest on late payments.**

We act immediately when we don't receive a payment from you on time or when we can't cash your cheque. We'll send you a notice warning you that we'll suspend your insurance coverage if we don't receive your payment by a specific day. Even if you haven't received a notice from us, section 269 of *The Highway Traffic Act* gives us the right to suspend your insurance when you haven't paid on time.

If you drive uninsured, you can be charged with an offence and required to pay a fine, the police can seize your vehicle, and you'll have demerits assessed on your driver's licence. If you're at fault for an accident, you'll have to compensate people and pay for damages to their vehicles from your own pocket.

If we suspend your insurance because you've missed a payment, you won't be able to pay by instalments until your next anniversary day. If you're suspended for a second missed payment within three years, you can't pay by instalments until one year after your next anniversary day.

"Earlybird Renewals"

Some Manitobans travel outside Manitoba for extended periods and may be away when it's time to renew. Your Autopac agent can help you make special arrangements to be sure that your Autopac coverage continues while you're away.

Write your customer number or driver's licence number on your cheque

When paying by cheque or money order, please write your customer number or driver's licence number on the cheque or money order. If you have more than one policy, please write the policy number to which you're directing the payment, on your cheque or money order.

Autopac coverage outside Manitoba — a warning!!!

Are you moving out of Manitoba? Or, is your vehicle being used in another province or state or even just being stored there?

Your Autopac may not cover you!

Your Autopac all-perils coverage and third-party liability ends when:

- the place you've moved to requires you to register your vehicle there, or
- you register your vehicle in your new location, or
- your Autopac coverage expires or you're suspended for failing to pay for coverage.

Remember, you must follow the registration rules of the province, territory or state where you're driving or keeping your vehicle. Even if you still consider yourself a Manitoba resident, their rules may require you to register your vehicle there.

So check the vehicle registration and insurance rules in that province, territory or state beforehand. You may have to register and insure your vehicle there shortly after you or your vehicle arrives — sometimes within a few weeks or less.

Your PIPP coverage continues for as long as you can legally retain your Manitoba registration and insurance — but you're covered for injuries only while you're in the Manitoba-plated vehicle.

**Paying by cheque**

If you're paying at an Autopac agent, please make your cheque payable to the agent. If you're paying at one of our service centres, please make your cheque payable to Manitoba Public Insurance.

You can get a claims experience letter from us for \$15. We can help you get a driver's abstract, which is \$10.

In Winnipeg, to ask for either a claim experience letter or help getting a driver's abstract, call us:

Inside Winnipeg: 204-985-7000

Outside Winnipeg (toll-free): 1-800-665-2410

We can take a credit card payment (by VISA or MasterCard) over the phone and then mail or fax you the claims experience letter.

After registering your vehicle outside Manitoba, send a photocopy of your new vehicle registration documents to:

Manitoba Public Insurance
Box 6300
Winnipeg, MB R3C 4A4

Include a letter, with your signature, asking us to cancel your Autopac insurance. You can also fax your cancellation request to 204-985-7670.

You may want to keep the Transfer of Ownership Document (TOD) portion of your Manitoba registration as proof you own the vehicle.

**Refunds**

We calculate refunds or credits using what's called "short-rating" — a standard practice in the insurance industry. This may mean your refund will be less than you expected.

Here's what short-rating means and why insurers use it. Insurance policies are priced annually, with the fixed costs of writing the policy (like agents' commissions) spread over the insurance year.

Your Autopac policy is priced on an annual basis and will be in effect for one to five years (depending on the insurance use and registration class).

When someone cancels a policy early, the fixed costs are spread over a shorter period than intended. That makes them higher on a daily basis. For example, \$100 of fixed costs spread over 100 days are \$1 per day. Spread over 50 days, this doubles to \$2 a day.

Short-rating makes sure that those who cancel early cover the costs of the insurance they've used.

Our computer system calculates your refund using a formula that factors in the amount of policy premium and the time left until your next anniversary day. You can ask your Autopac agent for details of your refund calculation.

There are no refunds on flat-fee premiums, such as for off-road vehicles, snow vehicles and trailers valued under \$2,500.

Also, short-rate cancellation applies when transferring Autopac road coverage to Lay-up Coverage.

See pages 30-31 for information regarding policy cancellations.

Refunds if using your vehicle in Mexico

While your vehicle is in Mexico, your Autopac coverage is invalid.

If you use your vehicle in Mexico for longer than 14 days, we'll refund your Autopac premium for the period beyond 14 days.

To get your refund, you'll need to prove when your vehicle entered Mexico and when it left.

You'll need these documents:

- A Vehicle Importation/Tourist Card and a Foreign Insurance Certificate
- A copy of your Exit Visa or your stamped passport

With these documents, please apply for your refund at our Customer Service Centre, 234 Donald Street (Cityplace).

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When you have a claim

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When you have a claim

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Claims for damages, losses or injuries

First, exchange particulars and attend to any immediate concerns. When it's safe, move your vehicle over to the right, so that other traffic can pass. Use the accident report form on pages 106–108 as a guide for all the information you'll need for your report. Then, report the accident to us as promptly as you can.

Even if you have no damage from the accident, you should still report to us. If you don't report the accident to us, we may write you asking you to report. To understand fully how the accident happened and to assess it properly, we need reports from all the drivers involved.

To report your accident, call us:

Inside Winnipeg: 204-985-7000

Outside Winnipeg (toll-free): 1-800-665-2410

Out-of-province (toll-free): 1-800-661-6051

If you're claiming damage, our representative will take a preliminary report from you. At the same time, our representative will make an estimate appointment for you.

When reporting the accident, you'll need this information:

- your vehicle registration and the driver's licence of whoever was driving your vehicle
- the details about the accident (where, when and how it happened)
- the details about any other vehicles and drivers involved
- information about any witnesses

If your vehicle can't be driven because of the damage, we'll arrange for it to be towed to our compound where we'll estimate the damage.

If we're closed, we have a contract towing service you can use in Winnipeg and Brandon. For towing in Winnipeg, call 204-985-7544. For towing in Brandon, call 204-729-9510.

Outside Winnipeg and Brandon, call 1-800-665-2410. If we're closed and your vehicle isn't driveable, you can arrange your own towing. We cover reasonable towing and storage costs.

Outside Manitoba, call our out-of-province claim office. You may need to arrange your own towing if your vehicle is undriveable. Our out-of-province claim staff will do the rest.

Our Claim Series brochures give you more information on accident responsibility, deductibles, appeals, coverage for other transportation, injury claims, vehicle repairs and write-offs. You can get these brochures from any Autopac agent or by visiting www.mpi.mb.ca.

Don't repair the damage before we've seen it! Except for temporary or emergency repairs to keep your vehicle mobile or to prevent further damage, you shouldn't repair your vehicle before we've inspected the damage.

Claims for windshield and other glass damage

For the most convenience, try our eGlassClaim service.

Here's how it works:

1. Choose a participating eGlassClaim repair shop by visiting www.mpi.mb.ca.
2. Report your claim by calling the shop directly — no need to call us! Or, if you prefer, you can go directly to the shop and report your claim.
3. Arrange the repairs directly with your repair shop.

If you prefer, you can still report your glass claim directly to us, by calling:

Inside Winnipeg: 204-985-7000

Outside Winnipeg (toll-free): 1-800-665-2410

**Adjuster**

Your Adjuster investigates your claim, makes sure you had proper Autopac coverage, and assesses who was at fault if it was a collision. Your Adjuster can help you understand how we process claims and can explain your repair and appeal options to you.

**Estimator**

An Estimator identifies the damage to your vehicle and determines what repairs it needs.

Whether you're reporting your glass claim by eGlassClaim or directly to us, please have this information ready when you call:

- the vehicle's registration
- the vehicle's licence plate number, Autopac policy number, details about any other insurance you may have and your customer number
- the name of the repair shop that will be repairing your windshield or glass
- the date and time of loss

Appeals

Although most claims go through smoothly and efficiently, disagreements occasionally arise over how we've handled a claim. You have the right to appeal our decisions. The Claim Series brochure *Appeal Options* has more detailed information on appeals. Ask your Adjuster for your copy of our *Appeal Options* brochure, or visit www.mpi.mb.ca.

Fair Practices Office

Manitoba Public Insurance's Fair Practices Office reviews our service delivery and policies for overall fairness. If you have a concern about the fairness of Manitoba Public Insurance's operations, you can contact the Fair Practices Office at 204-985-8117.

GUIDE TO AUTOPAC

When you are in an accident

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**Fill this in as soon after the accident as
you can to help you make your report.**

Time

Date

Weather

Light (dawn, dusk, dark, day)

The Highway Traffic Act requires the driver of a vehicle involved in an accident to give written information to anyone who was injured or whose property was damaged.

Other driver

Name

Address

Telephone (daytime)

Telephone (evening)

Driver's licence #

Expiration

Vehicle (year and make)

Vehicle (body type: sedan, hatchback, etc.)

Licence plate # (Province/State)

Vehicle owner's name (if not the driver)

Vehicle owner's address

Insurance company

Policy #

Insurance agent

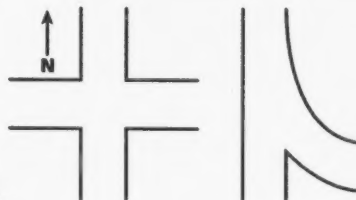
Address

The Accident*What happened? Describe damage to vehicles and property*

Diagram

D - Driver
1 - Other party
2 - Other party

Complete this diagram
 using arrows to indicate
 direction of vehicles that
 collided and location at
 point of contact

*What injuries did people have?*

Witnesses*Name*

Address

Telephone (daytime)

Telephone (evening)

Name

Address

Telephone (daytime)

Telephone (evening)

Police*

Report to the police when:

- a person has been injured
- damage to vehicles or property is more than \$1,000
- there has been vandalism, theft or a hit and run
- another driver is uninsured or driving with a suspended licence, or
- a driver is impaired

**Sometime in 2011, requirements for reporting to police will change. At the time of printing, exactly when they will change is unknown. Please check www.mpi.mb.ca for updates.*

Police officer's name/and or badge number

Police File #

Detachment telephone

Claim reporting

For fast, convenient service, Manitoba motorists can report their Autopac claims over the telephone. When you call, please have available your driver's licence, vehicle registration, and any information you have about the accident.

Hours

Monday to Friday: 7:00 a.m. to 9:00 p.m.

Saturday: 8:30 a.m. to 4:00 p.m.

Closed Sunday

Reporting Glass Claims

(See page 102)

Reporting damage claims other than glass

Inside Winnipeg: 204-985-7000

Outside Winnipeg (toll-free): 1-800-665-2410

We'll give you the first available estimate appointment at one of the following locations:

- 1284 Main Street R2W 3T3
- 15 Barnes Street (at Bison Drive) R3T 2H9
- 40 Lexington Park (at Gateway Road) R2G 4J1
- 125 King Edward Street R3H 0V9
- 930 St. Mary's Road R2M 4A8
(Service available in French)
- 420 Pembina Highway R3L 2E9
- 1103 Pacific Avenue R3E 1G7

We'll give you the first available appointment at one of the following locations:

(Note: Road estimates may be available for some remote-area customers.)

- **Arborg**, Box 418, 323 Sunset Boulevard R0E 0A0
- **Beausejour**, Box 100A, 848 Park Avenue R0E 0C0
- **Brandon**, 731-1st Street R7A 6C3
- **Dauphin**, Box 3000, 217 Industrial Road R7N 2V5
- **Flin Flon**, Box 250, 8 Timber Lane Road R8A 1M9
- **Portage la Prairie**, Box 1150, 2007 Saskatchewan Avenue West R1N 3J9
- **Selkirk**, 630 Sophia Street R1A 2K1
(in 2011, moving to 1008 Manitoba Avenue)
- **Steinbach**, Box 2139, 91 North Front Drive R5G 1N7 (Service available in French)
- **Swan River**, Box 1959, 125-4th Avenue North R0L 1Z0
- **The Pas**, Box 9100, 424 Fischer Avenue R9A 1R5
- **Thompson**, Box 760, 53 Commercial Place R8N 1N5
- **Winkler**, Box 1990, 355 Boundary Trail R6W 4B7

TTY: 204-985-8832

Towing services in Winnipeg and Brandon

Inside Winnipeg: 204-985-7544

Inside Brandon: 204-729-9510

Specialized claims reporting

- Commercial vehicles
(heavy trucks, buses and others)
Call: 204-985-7877
Call (toll-free): 1-866-207-7555

Location:

Commercial Claims
1981 Plessis Road
Building B
Winnipeg

Mailing address:

Box 45064
Winnipeg, MB R2C 5C7

- Accidents outside Manitoba
Call *Brandon Out-of-Province Claims*, toll free, at:
1-800-661-6051

Location:

Brandon Out-of-Province Claims
731-1st Street
Brandon

Mailing address:

731-1st Street
Brandon, MB R7A 6C3

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**Manitoba
Public Insurance**